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2004

ANNUAL COMPLIANCE REPORT

STATE OF MAINE WORKERS' COMPENSATION BOARD



JANUARY 1, 2004 - DECEMBER 31, 2004

OFFICE OF MONITORING, AUDIT & ENFORCEMENT

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M227
2004

Paul Dionne
Executive Director

Steven Minkowsky
Deputy Director of Benefits Administration

**Maine Workers' Compensation Board (MWCB)
2004
Annual Compliance Report**

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TABLE OF CONTENTS

1. Executive Summary	Pages 1-4
2. Recommendations for High Compliance Performance	Page 5
3. Annual Compliance Summary	Page 6
4. First Reports of Occupational Injury or Disease Compliance Summary	Page 7
5. Payments of Initial Indemnity Benefits Compliance Summary	Page 8
6. Filing of Memoranda of Payment Compliance Summary	Page 9
7. Filing of Notices of Controversy Summary	Page 10
8. Utilization Analysis	Page 11
9. Compliance Trends Analysis	Page 12
10. Initial Indemnity Payments Compliance Comparison by Insurance Entity Type	Page 13
11. Initial Filing of Memoranda of Payment Compliance Comparison by Insurance Entity Type	Page 14
12. Percentage of Memoranda of Payment Filed by Entity Type	Page 15
13. Percentage of Insurance Groups At or Above MWCB Benchmarks for Initial Indemnity Payments and Memoranda of Payment Filing	Page 16
14. Initial Indemnity Payments and Memoranda of Payment Filing Compliance Comparison Between In-State and Out-of-State Insurance Groups	Page 17
15. Quarterly and Annual Insurance Group Compliance Charts	Pages 18 - 74

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**Maine Workers' Compensation Board (MWCB)
2004
Annual Compliance Report**

CHARTS AND TABLES

CHARTS

Chart 1 -	Receipt of First Reports of Occupational Injury or Disease at MWCB	Page 7
Chart 2 -	Compliance Percentage for Receipt of First Reports of Occupational Injury or Disease for 2004	Page 7
Chart 3 -	Number of First Reports of Occupational Injury or Disease Received at MWCB per Quarter of 2003 and 2004	Page 7
Chart 4 -	Payments of Initial Indemnity Benefits	Page 8
Chart 5 -	Compliance Percentage for Initial Indemnity Payments Per Quarter of 2004	Page 8
Chart 6 -	Annual Compliance Trends – Initial Indemnity Payments	Page 8
Chart 7 -	Compliance Percentage for Filing of Memoranda of Payment with MWCB	Page 9
Chart 8 -	Compliance Percentage for Filing of Memoranda of Payment Per Quarter of 2004	Page 9
Chart 9 -	Annual Compliance Trends – Filing of Memoranda of Payment	Page 9
Chart 10 -	Compliance Percentage for Filing Notices of Controversy with MWCB	Page 10
Chart 11 -	Compliance Percentage for Filing of Notices of Controversy Per Quarter of 2004	Page 10
Chart 12 -	Annual Compliance Trends – Filing of Notices of Controversy	Page 10
Chart 13 -	Utilization Analysis	Page 11
Chart 14 -	Initial Activity Analysis	Page 11
Chart 15 -	Compliance Trends – First Reports	Page 12
Chart 16 -	Compliance Trends – Initial Indemnity Payments	Page 12
Chart 17 -	Compliance Trends – MOP Filing	Page 12

Chart 18	Initial Indemnity Payments Compliance by Insurance Entity Type	Page 13
Chart 19 -	Memoranda of Payment Filing Compliance by Insurance Entity Type	Page 14
Chart 20 -	Percentage of Memoranda of Payment Filed by Adjusting Entity Type 2003	Page 15
Chart 21 -	Percentage of Memoranda of Payment Filed by Adjusting Entity Type 2004	Page 15
Chart 22 -	Insurance Groups At or Above MWCB Benchmark for Initial Indemnity Payments 2001 to 2004	Page 16
Chart 23 -	Insurance Groups At or Above MWCB Benchmark for Initial Filing of Memoranda of Payment 2001 to 2004	Page 16
Chart 24 -	Initial Indemnity Payments Compliance In-State vs. Out-of-State Insurance Groups	Page 17
Chart 25 -	Initial Memoranda of Payment Filing Compliance In-State vs. Out-of-State Insurance Groups	Page 17
Chart 26-	Percentage of Memoranda of Payment Filed In-State vs. Out-of-State Insurance Groups 2004	Page 17
Trend - Charts	Quarterly and Annual Compliance Performance per Insurance Group	Pages 18-74
TABLES		
Table 1 -	2004 Quarterly Compliance Summary	Page 6
Table 2 -	Annual Compliance Comparison Pilot Project through 2004	Page 6
Table 3 -	Percentage Change Over Time	Page 6
Table 4 -	First Reports of Occupational Injury or Disease Received at MWCB Distribution	Page 7
Table 5 -	Initial Indemnity Payments Distribution	Page 8
Table 6 -	Initial Memoranda of Payment Filing Distribution	Page 9
Table 7 -	Notices of Controversy Filing Distribution	Page 10

APPENDICES

A.	Insurance Group Compliance Initial Filings Comparison	Pages A1 - A9
B.	Insurance Group Compliance Initial Indemnity Payments and MOP Filing	Pages B1 – B9
C.	Insurance Group Compliance NOC Filing	Pages C1 – C9
D.	Compliance Comparison by Adjusting Entity	Pages D1 – D5
E.	Compliance Percentage for In-State Insurance Groups	Pages E1 – E4
F.	Compliance Percentage for Out-of-State Insurance Groups	Pages F1 – F6
G.	Annual Compliance Data	Pages G1 – G69
H.	Compliance Calculation Methodology	Pages H1 – H4

Executive Summary

On October 25th, 2005, the Maine Workers' Compensation Board unanimously approved the 2004 Annual Compliance Report from January 1, 2004 to December 31, 2004. This report represents compliance information on individual insurance carriers, third-party administrators (TPAs) and self-administered employers with the Maine Workers' Compensation Act.

The report represents the efforts of the staff of the Office of Monitoring, Audit and Enforcement (MAE) along with the workers' compensation community.

This report was prepared by the following MAE staff members:

Jeffery Levesque – Management Analyst

Research and Report Compilation

Kathleen Schulz – Planning & Research Associate

Research and Report Compilation

Brad Howard - Planning & Research Associate

Research and Report Compilation

Steven Minkowsky – Deputy Director of Benefits Administration

Editor

Anne Poulin – Administrative Secretary

Administrative Support

I. HISTORY

In 1997, the Maine Legislature, with the support of Governor Angus S. King, Jr., enacted Public Law 1997, Chapter 486 to establish the Office of Monitoring, Audit, and Enforcement (MAE). The basic goals of this office are to (1) provide timely and reliable data to policymakers; (2) monitor and audit payments and filings; and (3) identify insurers, self-administered employers, and third-party administrators (collectively “insurers”) that are not complying with minimum standards.

As part of the monitoring program, the Board identifies employers that do not have required coverage and identifies First Reports of Injury that are filed late. Audits are being conducted pursuant to a yearly schedule. The Board's Abuse Investigation Unit provides an enforcement mechanism when violations of the Workers' Compensation Act are identified.

A key component of the monitoring program is the production of Quarterly Compliance Reports. These reports measure, on a system-wide and individual basis, the timeliness of Initial Indemnity Payments, the filing of Memoranda of Payment and the timeliness of First Reports of Injury filings.

To ensure that the Quarterly Compliance Reports would be as accurate as possible, a Pilot Project was undertaken in May 1997. The goal of the Pilot Project was to (1) measure the Board's data collection and reporting capabilities, (2) report on the performance of insurers, and (3) let all interested parties know what to expect from Quarterly Compliance Reports. These components were further modified by the Board in 2003 when the Board made the following motion:

On June 17, 2003 the Workers' Compensation Board of Directors unanimously passed the following motion:

MOVE to implement the NOC Pilot Project to provide for the reporting of the number, timeliness and percent of initial indemnity claims denied (NOCs) in the compliance reports of 2004.

Upon approval of the First Quarter 2004 Quarterly Compliance Report, the Board directed that the number and timeliness of NOCs be reported in the Quarterly Compliance Reports of 2004 and the percent of initial indemnity claims denied be detailed in the Annual Compliance Report.

The 2004 Quarterly Compliance Reports were unanimously accepted by the Workers' Compensation Board. This annual report shows a dramatic improvement in the performance of insurers since the Pilot Project (see Tables 2 and 3). This improvement will help the Board reduce the number of claims that are litigated and result in faster and more accurate payment of lost time benefits.

II. COMPLIANCE OVERVIEW

A. Lost Time First Reports.

- 15,575 Lost Time First Reports were received by the MWCB in 2004. This represents 787 fewer reports than in 2003 and 1,316 fewer than in 2002.
- 86% (85.70%) were filed within 7 days. 90% (89.91%) were filed within 10 days.

B. Payments of Initial Indemnity Benefit.

- 85% (85.30%) of initial indemnity benefits were paid within 14 days. The MWCB Benchmark is 80%.
- The compliance for this metric appears to have "plateaued" at 85%. Continued focus on poor compliance carriers should see this figure increase in 2005.

C. Memoranda of Payment Filed Within 17 Days.

- 83% (82.81%) of all Memoranda of Payment were filed within 17 days. The MWCB Benchmark is 75%. The insurance community exceeded this benchmark by nearly eight percent (7.81%).

D. Notices of Controversy.

On June 17, 2003 the Maine Workers' Compensation Board of Directors unanimously passed the following motion:

MOVE to implement the NOC Pilot Project to provide for the reporting of the number, timeliness and percent of initial indemnity claims denied (NOC's) in the compliance reports of 2004.

- 91.43% of the Initial Indemnity NOCs filed in 2004 were filed within 0-17 days. This marks the first year that the filing distribution of initial indemnity NOCs appears in the Board's Compliance Reports.
- **Appendix A:** Initial Filings Comparison: Appendix A was generated at the request of the Board of Directors on August 24, 2004.
- **Appendix C:** Provides NOC filing timeliness compliance information by insurance groups.

III. CAVEATS

A. General Caveats

- This Annual 2004 Compliance Report represents dynamic results based upon data received by March 31, 2005.

The Board's current benchmarks are as follows:

- (1) Payments of Initial Indemnity Benefits made within 0-14 days is 80%.
- (2) Memoranda of Payment received within 0-17 days is 75%.

- Employer delays in reporting dates of injury and/or dates of incapacity lower insurance company and third-party administrator compliance.
- Question marks listed on this report indicate that the insurance company, the third-party administrator, or the self-administered employer did not provide the required data; therefore, the time line calculation could not be determined.
- Some Memoranda of Payment (salary continuation and restoration of time) do not appear in any of the measurements.
- The Reconciliation Report process identified internal and external errors and problems. These errors and problems were referred to the appropriate entities for correction.

B. NOC-Related Caveats

- The measurement of the Filing of Initial Indemnity Notices of Controversy (NOCs) excludes the following types of NOCs:
 1. NOCs submitted for reasons of “Jurisdiction” and “Coverage”.
 2. NOCs submitted by entities that are not the carrier of record.
 3. NOCs filed on “Medical Only” claims.
 4. NOCs with subsequent incapacity dates after a Return to Work Date where a claim for compensation could not be determined by the Board.
- The measurement of the filing of Initial Indemnity Notices of Controversy (NOCs) reflects the timeliness of initial indemnity NOCs.
- Initial Indemnity Notices of Controversy can be filed for a number of reasons including: Benefit Amount in Dispute, Legal Causation, Coverage, Notice of Injury, Extent of Incapacity, Statute of Limitations and Jurisdiction
- The number of Initial Indemnity NOCs filed by an insurer, contrasted with the number of Initial MOPs filed by the insurer, may be used as one of many claims administration indicators that may result in an insurer being referred for audit for possible violations of the Act.
- Employer delays in reporting dates of injury and/or dates of incapacity lower insurance company and third-party administrator compliance.

IV. CORRECTIVE ACTION PLANS (CAPs)

A. Current CAPs

The following insurance groups have had Corrective Action Plans (CAPs) in place for some period of time. Corrective Action Plans are implemented for insurers and self-insured employers with chronic poor compliance and filing procedures. These plans have improved the performance of many of these carriers.

<u>Insurer Group</u>	<u>Market Share by Premium Written</u>
1. St. Paul Insurance/Travelers	2.75%
2. CNA Insurance Group	1.01%
3. Chubb & Son Insurance	0.35%
4. Ace/ESIS Insurance Group	0.01%
5. Royal & Sunalliance	4.70%

Elements of the Corrective Action Plans are reviewed and updated each quarter to track compliance changes and ensure that the elements of the Corrective Action Plan are being met.

B. CAPs Terminated for Failure to Comply

- A Corrective Action Plan was terminated for Atlantic Mutual since that company is in runoff status and no longer administers its own claims.
- The Corrective Action Plans (CAPs) for the Zurich Insurance Group and Crawford & Company were terminated for failure to meet elements of their CAPs. Complaints for Audit were filed by the Monitoring Division.

C. CAPs Lifted

- The Guard Insurance Group had its CAP lifted in 2004 and has been recognized as a High Compliance Performer.

V. NEW ELEMENTS

Two new elements have been added to the 2004 Annual Compliance Report.

A. NOC Filing Distribution

- The NOC Filing Distribution reports the number and timeliness of initial indemnity NOCs received during 2004.
- The Distribution also posts the timely filing compliance of NOCs received during each of the four quarters of 2004.
- The Distribution also posts an Annual Trend Chart for NOC Filing Compliance starting in 2004.

B. The Utilization Analysis

- The Utilization Analysis posts the number of First Reports, MOPs and NOCs received from the industry and from individual insurers.
- The Utilization Analysis uses that data to determine the percent of initial indemnity claims denied per the Board's motion of June 17, 2003.

Compliance information on individual insurance carriers, third-party administrators, and self-administered employers for the four quarters of 2004 is listed on the Board's website:
www.maine.gov/wcb/

**Annual Compliance Report
01/01/2004 -12/31/2004**

**High Compliance Performers
2004**

Volume of MOPs	Insurance Groups/TPAs			
	Name of Group/TPA	# of MOPs	Initial Payment	MOP Filing
		Filed	Compliance	Compliance
301+	Maine Employers' Mutual Insurance Co.	1,636	90%	90%
	Sedgwick Claims Management	311	85%	82%
101-300	Dunlap Claims Management (HRH Claims Management Service)	237	87%	89%
	Acadia	132	93%	98%
	Synernet	105	90%	87%
51-100	Peerless	81	93%	96%
	Cannon Cochran Management Services	80	85%	86%
	Guard Group	55	91%	91%
10-50	Hanover Insurance	35	97%	97%
	American Interstate	10	100%	100%

Volume of MOPs	Self-Administered Employers			
	Name of Employer	# of MOPs	Initial Payment	MOP Filing
		Filed	Compliance	Compliance
101+	Maine Municipal Association	231	80%	83%
	Maine School Management	117	99%	97%
	State of Maine	117	93%	77%
51-100	Hannaford Brothers	96	91%	92%
	Morse, Payson & Noyes (TD Banknorth)	77	95%	92%
	Maine Automobile Dealers	55	96%	100%
10 - 50	Bath Iron Works	47	100%	94%
	Maine Motor Transport	37	100%	100%
	Mead Westvaco (Newpage)	15	100%	100%

MWCB Benchmarks

- 1) Payment of Initial Indemnity Benefits made within 0-14 days is 80%.
- 2) Memoranda of Payment received within 0 - 17 days is 75%.

Qualifications

- 1) Must have filed at least 10 MOPs in the year.
- 2) Met or exceeded MWCB Benchmarks in both categories.
- 3) Only top 3 entities in each group where more than 3 qualify.

Annual Compliance Report

01/01/2004 - 12/31/2004

Table 1

2004 Quarterly Compliance Reports

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
	7 Days	10 Days	7 Days	10 Days	7 Days	10 Days	7 Days	10 Days
First Reports of Injury Received Within:	86.02%	89.76%	84.97%	89.56%	85.07%	89.81%	86.91%	90.82%
Initial Indemnity Payments Made Within 14 Days	85.35%		85.38%		83.33%		85.58%	
Memoranda of Payment Received Within 17 Days	82.55%		84.22%		80.62%		82.70%	
Notices of Controversy Received Within 17 Days	91.10%		91.56%		92.62%		90.78%	
	Static results based upon data received by the deadline for each quarter.							

Table 2

Annual Compliance

	Pilot Project 1997		1999	2000	2001	2002	2003	2004
First Reports of Injury Received Within 7 Days	36.74%		69.20%	78.33%	79.71%	81.73%	82.43%	85.70%
Initial Indemnity Payments Made Within 14 Days	59.39%		79.35%	80.26%	82.79%	85.27%	85.56%	85.30%
Memoranda of Payment Received Within 17 Days	56.78%		75.14%	74.62%	77.08%	80.78%	81.87%	82.81%
Notices of Controversy Received Within 17 Days								91.43%
Based on sample data collected for Pilot Project of 1997			Total population data received by March 30 after each calendar year is complete.					

Table 3

Percentage Change Over Time

	Since Pilot Project 1997		Since 1999	Since 2000	Since 2001	Since 2002	Since 2003
First Reports of Injury Received Within 7 Days	133.26%		23.84%	9.41%	7.51%	4.86%	3.97%
Initial Indemnity Payments Made Within 14 Days	43.63%		7.50%	6.28%	3.03%	0.04%	-0.30%
Memoranda of Payment Received Within 17 Days	45.84%		10.21%	10.98%	7.43%	2.51%	1.15%

Annual Compliance Report 01/01/2004 - 12/31/2004

FIRST REPORTS OF OCCUPATIONAL INJURY OR DISEASE

Chart 1

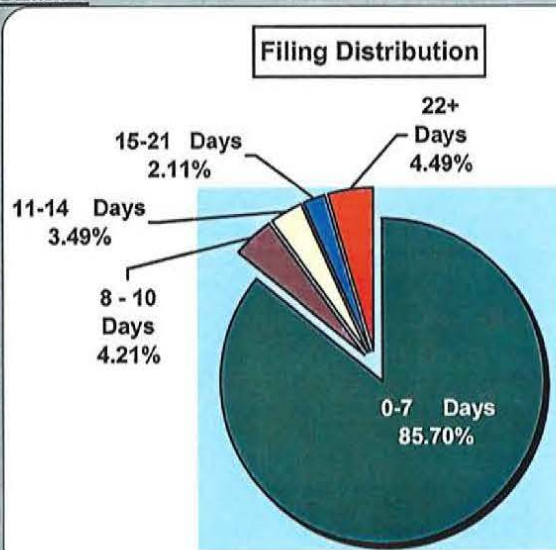


Table 4

First Reports Received Within:

0-7 Days	13,348	85.70%
8-10 Days	655	4.21%
11-14 Days	544	3.49%
15-21 Days	328	2.11%
22+ Days	700	4.49%
Total	15,575	100%

Chart 2

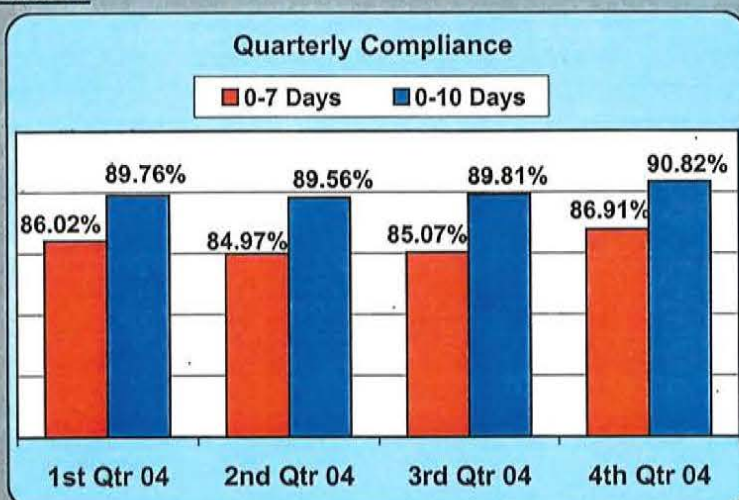


Chart 3



Improvement in Lost Time First Report Filing Compliance Continues

In 2004, 15,575 Lost Time First Reports were filed with the MWCB, 787 fewer First Reports of Injury (FROIs) than 2003 and 1,316 fewer than 2002. The compliance rate for timely filing rose more than three percent to 85.70% (2003 compliance was 82.43%).

This marks the fourth year in a row that the number of Lost Time First Reports received at the Board declined.

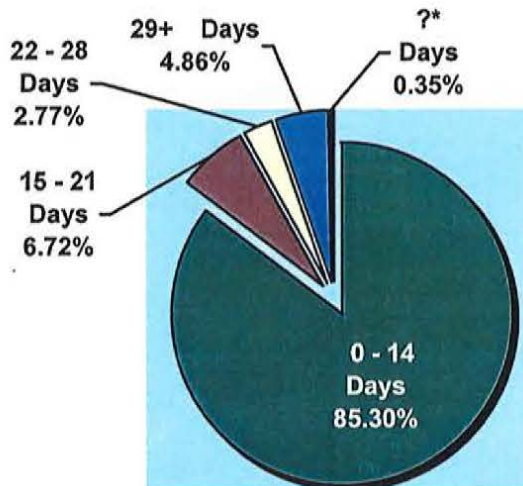
The continued increase in filing compliance and decrease in the number of Lost Time First Reports filed can be attributed to three causes:

- 1) The Board's penalizing of insurers and employers \$100 for late filing of First Reports.
- 2) Continued outreach and training by the Board's Monitoring Division that targets insurer's with poor filing compliance for Corrective Action Plans (CAPs) and forms training. The CAPs have identified breakdowns that cause late reporting.
- 3) The Reconciliation process administered by the Monitoring Division that corrects inaccurately submitted First Reports and other Board filings.

Annual Compliance Report 01/01/2004 - 12/31/2004

PAYMENTS OF INITIAL INDEMNITY BENEFITS

Chart 4



* - indicates compliance could not be measured

Table 5

Initial Payments Made Within:

0 - 14 Days	3,846	85.30%
15 - 21 Days	303	6.72%
22 - 28 Days	125	2.77%
29+ Days	219	4.86%
? Days	16	0.35%
Total	4,509	100%

Maine Continues with High Compliance in Initial Indemnity Payments

As Chart 6 indicates, compliance for the Initial Indemnity Benefit Payments in 2004 was just slightly lower than 2003.

As a result, Maine citizens continue to enjoy a high compliance rate for Payment of Initial Indemnity Benefits.

Although direct comparisons are difficult because of statutory differences, Maine's compliance for Initial Indemnity Benefits Payments compared to other compliance-measuring states is as follows:

	2002	2003	2004
Maine	85%	86%	85%
Florida	92%	91%	85%
Wisconsin	not avail	84%	84%
Minnesota*	85%	86%	86%
New Mexico	60%	not avail	

* Indicates "Prompt First Action" which includes measurement of Initial Payment or Initial Denial.

As the trend line in Charts 5 and 6 indicate, the industry's overall compliance in Maine for the Initial Indemnity Benefit Payment continued to be above the MWCB Benchmark throughout all four quarters of 2003 and for all years since 2000.

The near 6% increase in compliance since 1999 indicates that hundreds more Maine households are receiving their workers' compensation benefits in a timely manner than before compliance measurements began.

Chart 5

2004 Quarterly Compliance

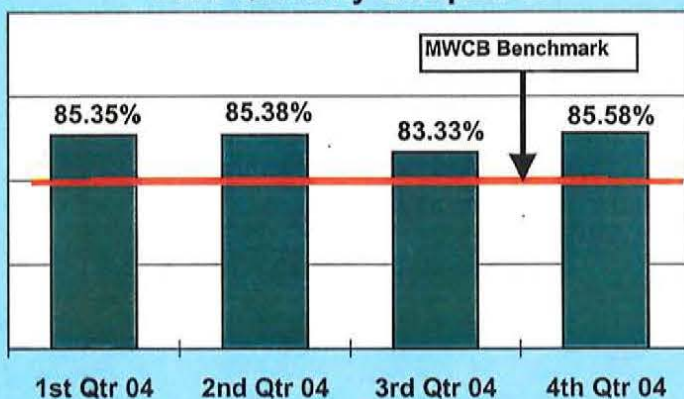
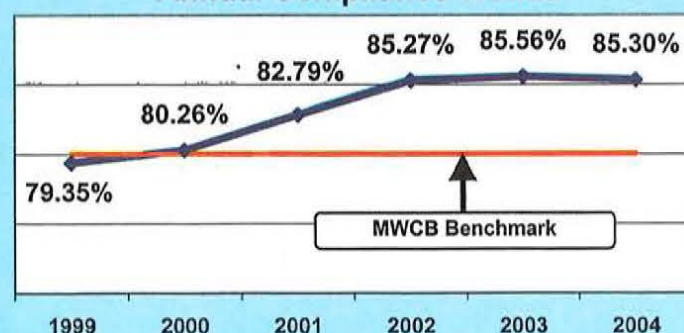


Chart 6

Annual Compliance Trends

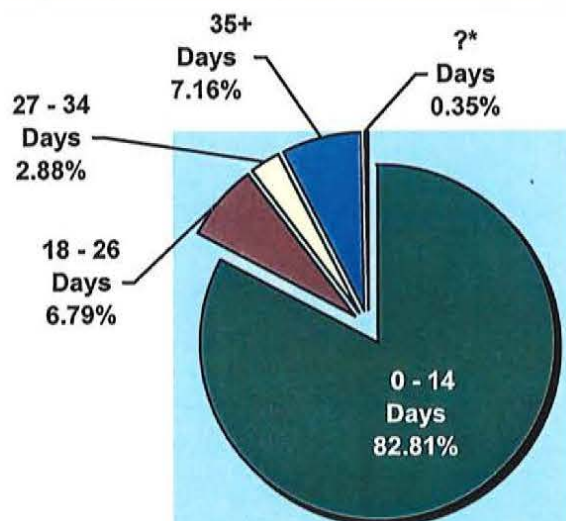


Annual Compliance Report

01/01/04 - 12/31/04

MEMORANDA OF PAYMENT

Chart 7



* Indicates compliance could not be measured

Table 6

Initial Filing Made Within:

0 - 17	Days	3,734	82.81%
18 - 26	Days	306	6.79%
27 - 34	Days	130	2.88%
35+	Days	323	7.16%
?	Days	16	0.35%
Total		4,509	100.00%

Form Filing Still Improving

The filing of the Memoranda of Payment (MOP) is an important performance indicator for the Maine Workers' Compensation Board.

While the filing of the MOP may not have the tangible benefits to the injured employee that the initial indemnity benefit payment may have, the MOP filing provides the Board with an indicator of how well insurers are complying with the administrative requirements of the Workers' Compensation Act. Studies from the Workers' Compensation Research Institute (WCRI) indicate that proper claims administration and timely payment of claims impacts the overall costs of claims and the time it takes for a claim to be processed through the dispute resolution system.

The MOP Filing performance indicator is important to the administration of Maine claims because it allows the Monitoring Division to assess the compliance of individual insurers. It also is used as an indicator for overall forms filing compliance.

The prompt filing of the initial MOP also gives the Board's Claims Management staff the opportunity to verify that appropriate compensation benefits are being issued.

Continued improvement for this measurement is an indicator that the Board's Corrective Action Plans are working.

Chart 8

2004 Compliance

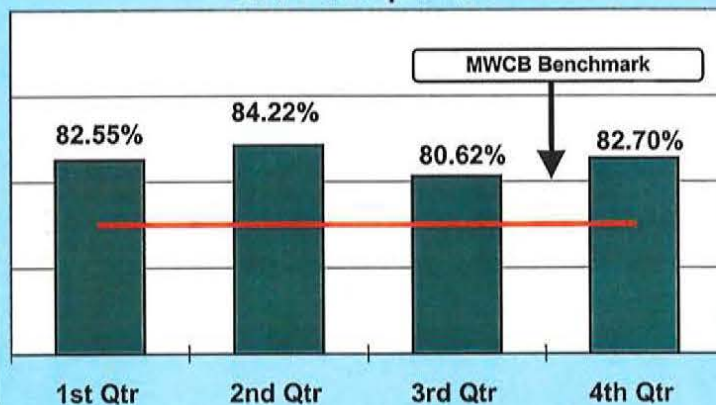
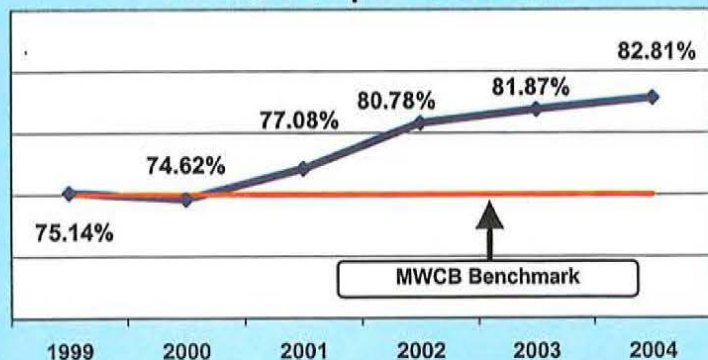


Chart 9

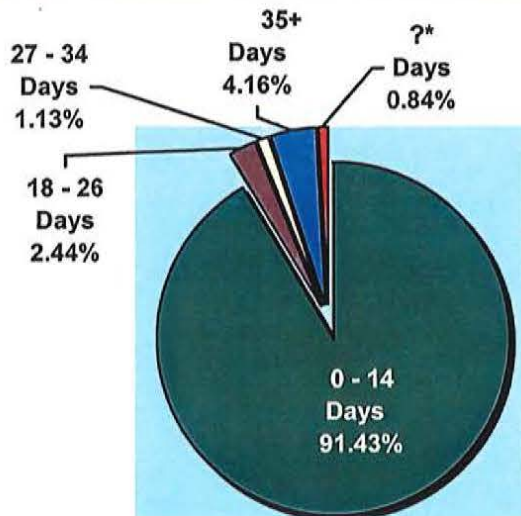
Annual Compliance Trends



Annual Compliance Report 01/01/04 - 12/31/04

NOTICES OF CONTROVERSY

Chart 10



* Indicates compliance could not be measured

Table 7

Initial Indemnity NOCs Within:			
0 - 17	Days	2,923	91.43%
18 - 26	Days	78	2.44%
27 - 34	Days	36	1.13%
35+	Days	133	4.16%
?	Days	27	0.84%
Total		3,197	100.00%

Chart 11

2004 Compliance

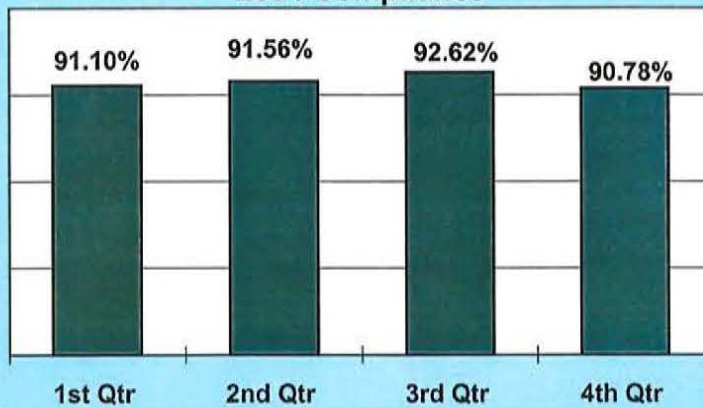
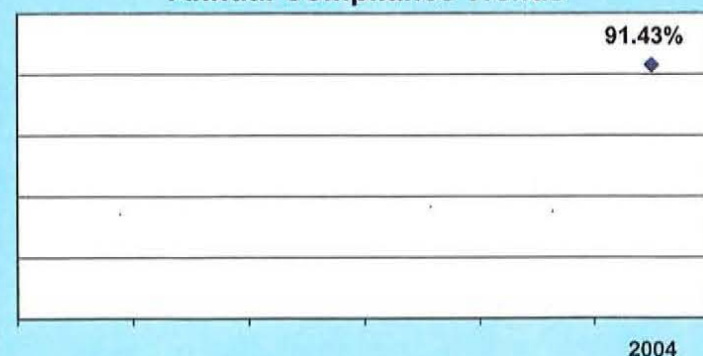


Chart 12

Annual Compliance Trends



NOC Filing Compliance

Pursuant to a Board Motion on June 17th, 2003, the Monitoring Division initiated a Pilot Project to create computer edits and a report format **"to provide for the reporting of the number, timeliness and percent of initial indemnity claims denied (NOCs) in the compliance reports of 2004."**

With input and feedback from the insurance community, the Monitoring Division began reporting the number and timeliness of Notices of Controversy in the Quarterly Compliance Reports of 2004.

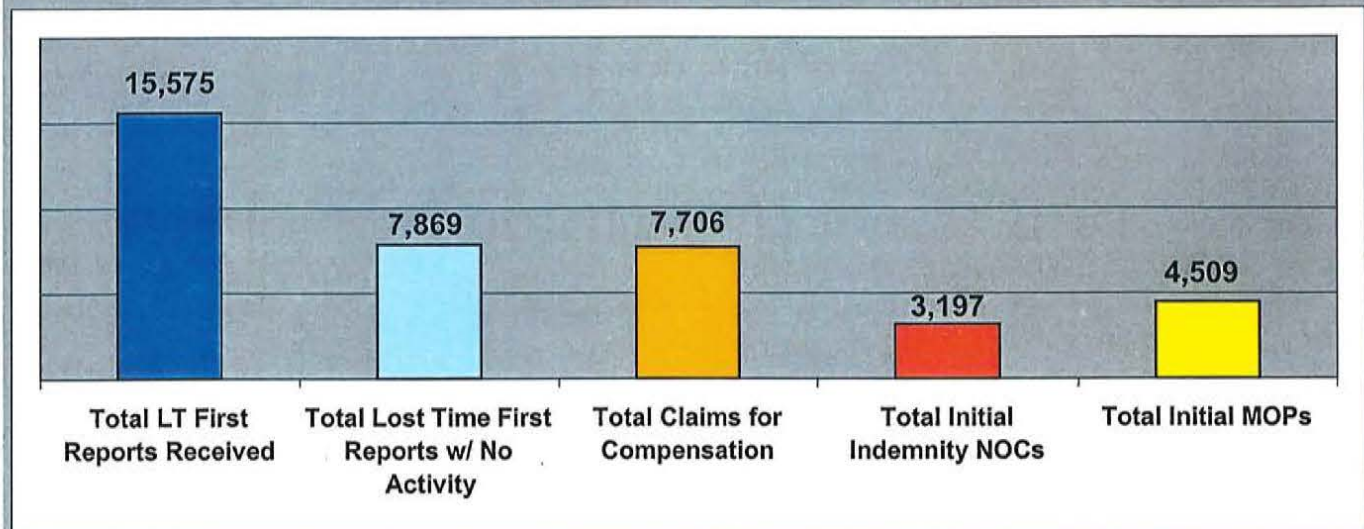
The timely filing of Initial Indemnity NOCs was over 90% for all four quarters of 2004.

When viewed as an aggregate indicator, the compliance rate for the timely filing of Initial Indemnity Notices of Controversy was 6.13% higher (91.43%) than was the timely payment of the Initial Indemnity Benefits (85.30%) and was 8.62% higher than the filing of the Initial MOP (82.81%).

**Annual Compliance Report
01/01/04 - 12/31/04**

UTILIZATION ANALYSIS

Chart 13



% Total LT First Reports Denied

Total Initial Indemnity NOCs/
Total LT First Reports

20.53%

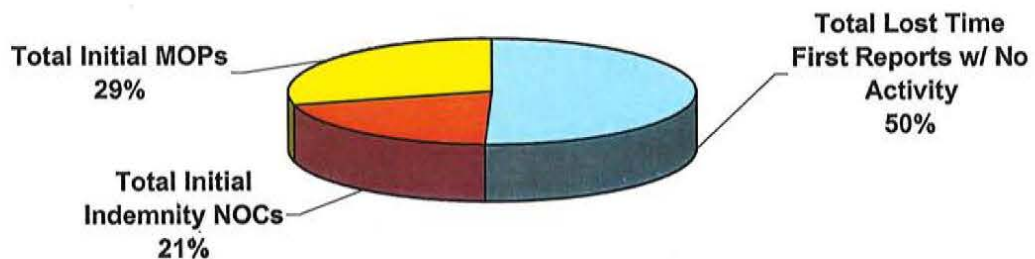
% Total Claims for Compensation Denied

Total Initial Indemnity NOCs/
Total Claims for Compensation

41.49%

Chart 14

Initial Activity Analysis - All Lost Time First Reports



The analysis and charts above were created in response to feedback and input that was generated in three NOC Pilot Project Partner Meetings in 2003 and early 2004 and two subsequent meetings with the Northern and Southern Employer/Insurer Maine Advisory Groups in 2004. The bar charts and pie graphs represent two different perspectives in fulfilling the Board's motion of June 17th, 2003:

MOVE to implement the NOC Pilot Project to provide for the reporting of the number, timeliness and percent of initial indemnity claims denied (NOC's) in the compliance reports of 2004.

As was indicated on the previous page, the Utilization Analysis fulfills the second portion of the Board's motion by reporting the percent of initial indemnity claims denied (NOCs). This analysis also fulfills a portion of Section 359(3) of the Maine Workers' Compensation Act by analyzing the "utilization" of the system by the industry as a whole and by insurance group.

Annual Compliance Report

01/01/2004 - 12/31/2004

COMPLIANCE TRENDS ANALYSIS

Chart 15

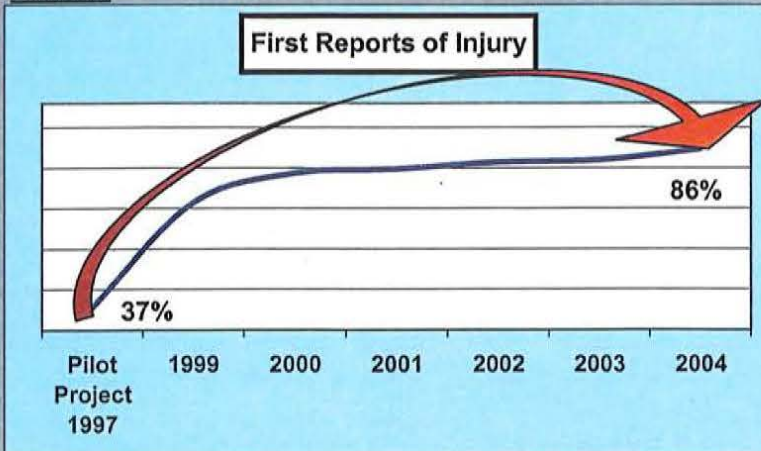


Chart 16

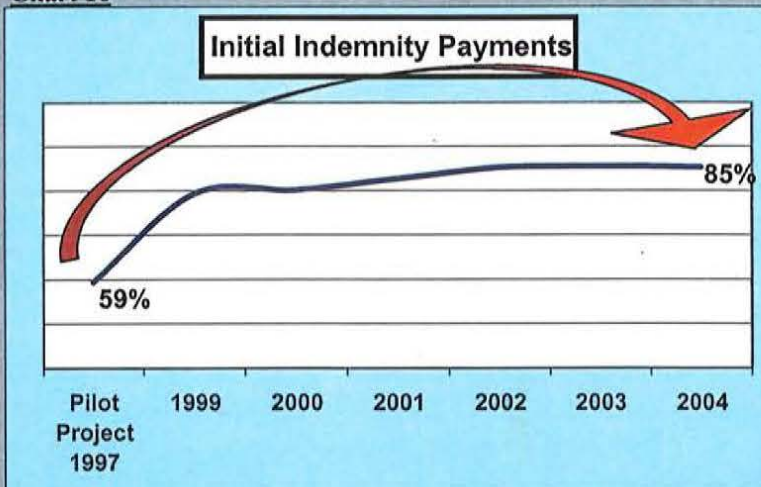
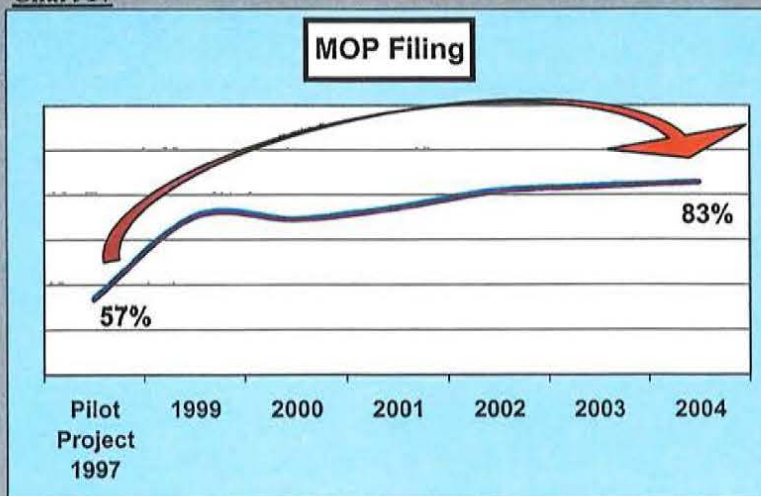


Chart 17



Compliance Trends on all Performance Indicators are UP!

Before adding NOC compliance in 2004, the Maine Workers' Compensation Board measured industry compliance using three key performance indicators:

- 1) Filing of First Reports of Injury
- 2) Payments of Initial Indemnity Benefits
- 3) Filing of Initial Memoranda of Payment

The charts to the left give an indication of how workers' compensation claims administration has continued to improve in the State of Maine since the inception of the Office of Monitoring, Audit and Enforcement (MAE) and the Board's penalty process for late filing of First Reports.

If we use the organizational model of **"What Gets Measured Gets Done"**, we can see that there has been noted improvement in claims administration for the three performance indicators that are being measured. The 1997 data references sample data that was part of the Board's Pilot Project. The 1999-2004 data references the population data from the entire insurance community.

By increasing compliance with the "Act," claims administration efficiency improves which results in fewer disputes, better relationships between employees, employers and insurers and more efficient hearing processes.

Other states that employ more performance indicators than Maine include Florida, Wisconsin, Texas and Minnesota.

Annual Compliance Report

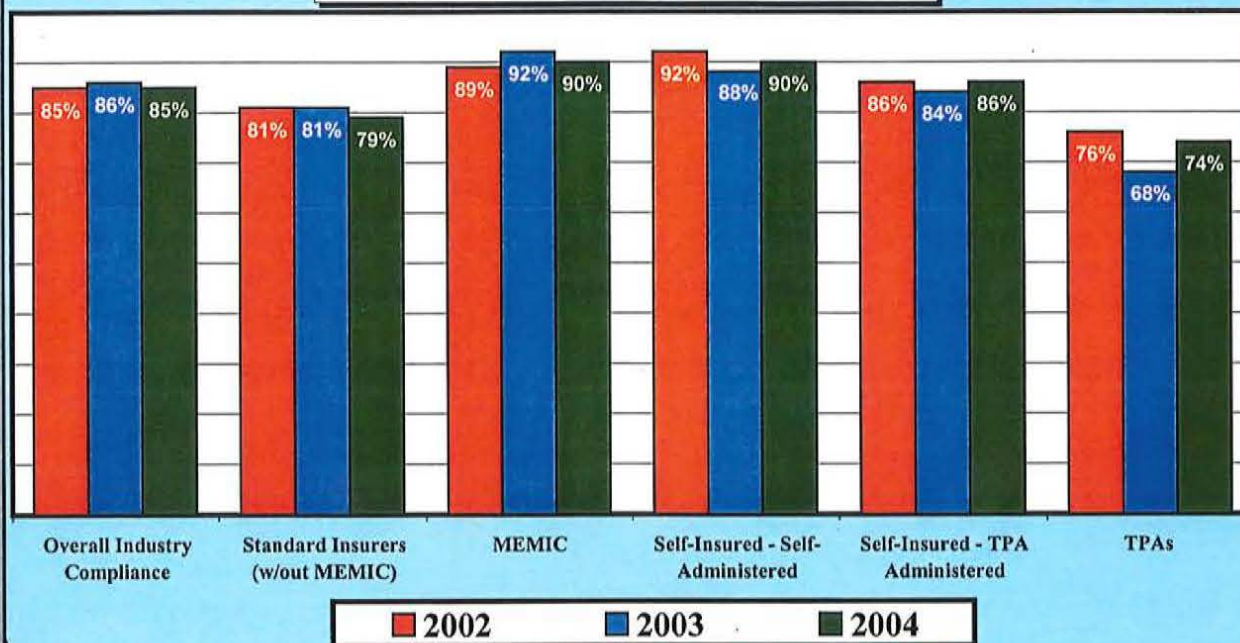
01/01/04 - 12/31/04

Workers' compensation insurance claims can be administered several ways in Maine.

- There are the customary or "standard" insurance companies like Acadia.
- There is a Legislature created insurance company, Maine Employers' Mutual (MEMIC).
- Employers like Cianbro can also choose to "self-insure." These self-insureds can choose to adjust their own claims (self-administered) or hire a third party administrator (TPA) like Sedgwick to adjust their claims (TPA administered).
- Some standard insurers outsource their adjusting work to TPAs as well.

Chart 18

Initial Indemnity Payment Compliance 2002-2004



Payment of Initial Indemnity Benefits Comparison for Different Types of Workers' Compensation Claims Entities/Adjusters

The overall compliance for Initial Indemnity Payment is very high at 85% which is a minimal decrease over last year's numbers. The continued high compliance indicates that more and more Maine households that depend on their Workers' Compensation Indemnity Payments for basic needs are receiving them in a timely manner.

Third Party Administrators continue to display the poorest compliance of all claims administrator types. The average TPA performance is still nearly 6% below the MWCB Benchmark. As a result of this continued poor compliance, the Monitoring Division implemented Corrective Action Plans and filed Complaints for Audit against several TPAs in 2004. Other TPAs (ESIS, Crawford and Company and Gates McDonald) were referred to the Bureau of Insurance as a result of the outcomes of these audits..

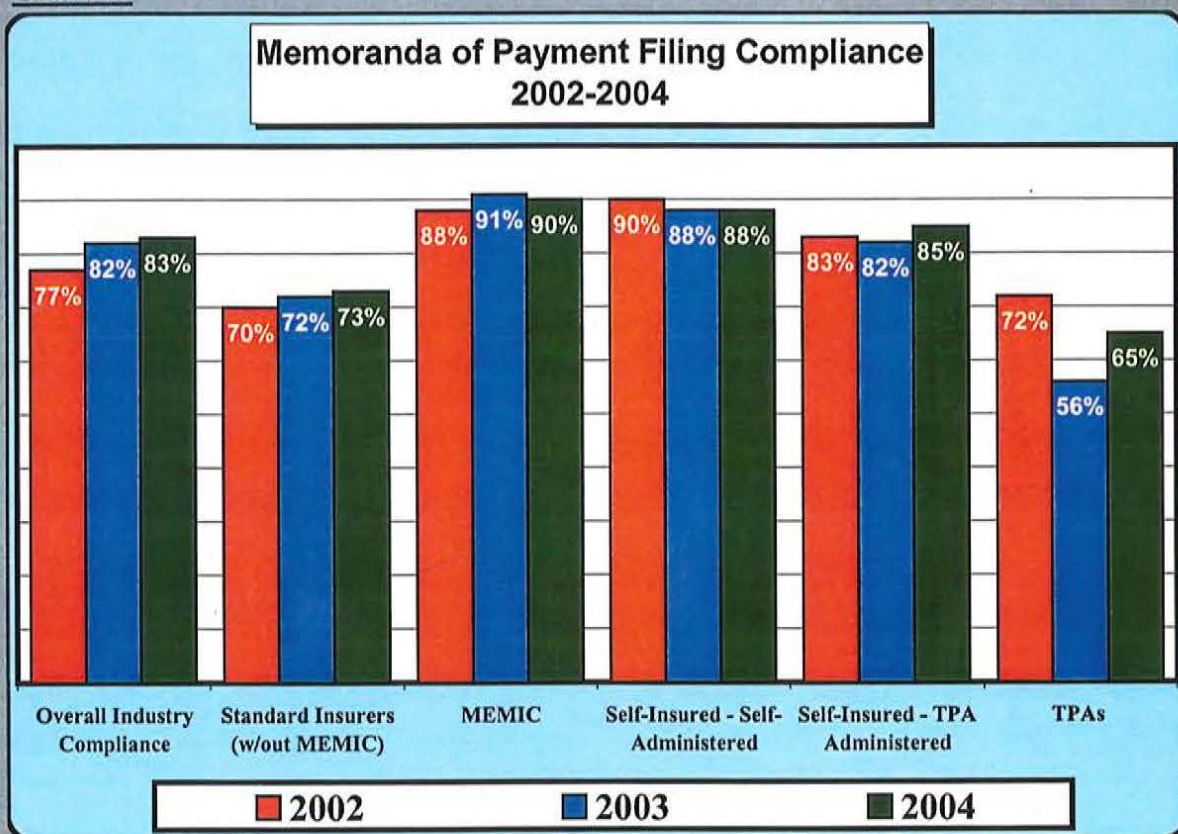
Annual Compliance Report

01/01/04 - 12/31/04

The "Claims Administrator" is the party responsible for the majority of required forms to be filed with the Workers' Compensation Board.

Timely and complete forms filing ensures that the every injured employee's workers' compensation claim is administered efficiently and accurately by the claims administrator and by the Maine Workers' Compensation Board. Incomplete, incorrect or late filed forms can lead to delays in an injured workers' case being heard. Many times, an injured employee's dissatisfaction with the administration of their workers' compensation claim can lead to mistrust and frustration with their employer which research has shown to be an indicator in driving the cost of some workers' compensation claims. The Monitoring Division uses MOP filing as an indicator of an insurer's compliance level with claims administration under the Act.

Chart 19



Filing of initial MOP Compliance for Different Types of Workers' Compensation Claims by Entities or Adjusters

The overall compliance for the filing of the Initial Indemnity Memoranda of Payment rose nearly six percent (5.73%) in 2004 over the previous 3 years. Improvements were seen mostly among the TPAs. Much of this can be attributed to the impact of MWCB Audit Reports and Corrective Action Plans (CAPs). Many of the TPAs were referred to the Bureau of Insurance.

This chart displays the percentage of compliance for each adjusting type in the filing of Memoranda of Payment within the compliant 0-17 days category.

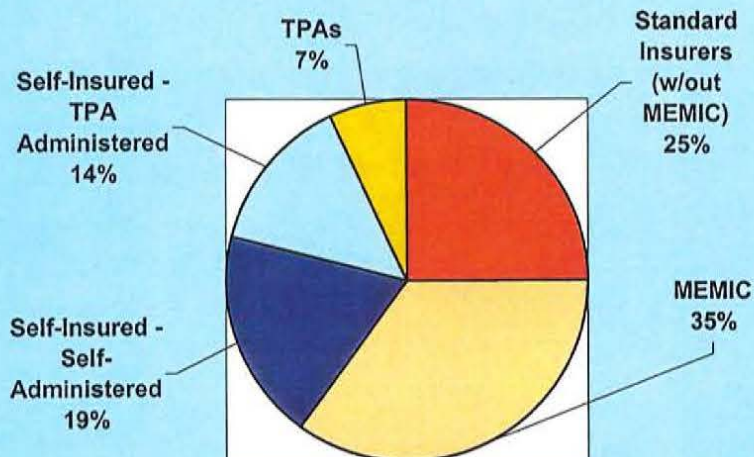
The MWCB Benchmark for this performance indicator is 75%.

Annual Compliance Report

01/01/04 - 12/31/04

Chart 20

Percentage of Memoranda of Payment Filed 2003



Percentage of MOPs Filed by Entity Type

This chart displays the percentage of MOPs that each type of adjusting entity filed with the Maine Workers' Compensation Board.

This figure is a representation of the percentage of MOPs filed only and does not indicate an insurer's market share, but rather, it indicates the insurer's claims activity.

MEMIC filed about the same percentage of MOPs (35%) as in 2003.

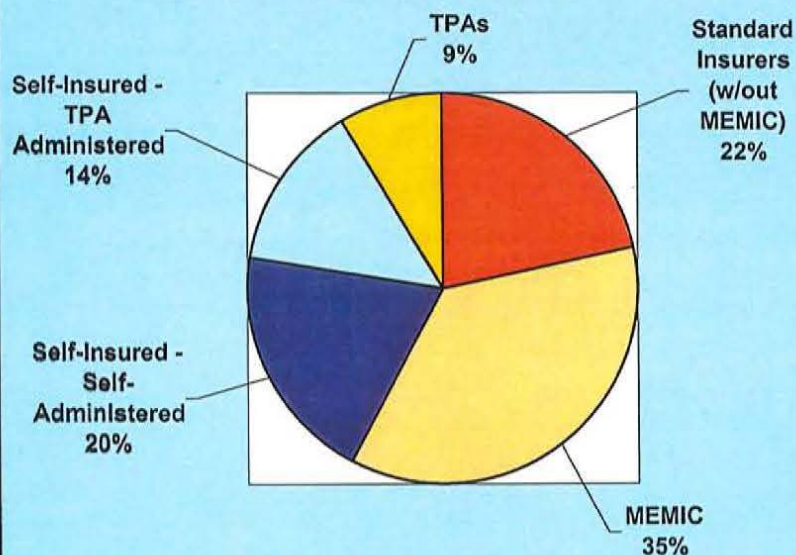
Standard insurers issued fewer MOPs in Maine by three percent with a reduction of 8% since 2002.

Self-insureds (Self Administered and TPA Administered) represent a little more than a third of the MOPs filed.

Meanwhile, TPAs administrating claims under contract for other carriers increased their percentage of total Initial MOP filings by almost 2%, from 7% in 2003 to 9% in 2004. Many of these types of TPAs have chronically displayed some of the lowest compliance in the industry.

Chart 21

Percentage of Memoranda of Payment Filed 2004



Annual Compliance Report

01/01/04 - 12/31/04

Chart 22

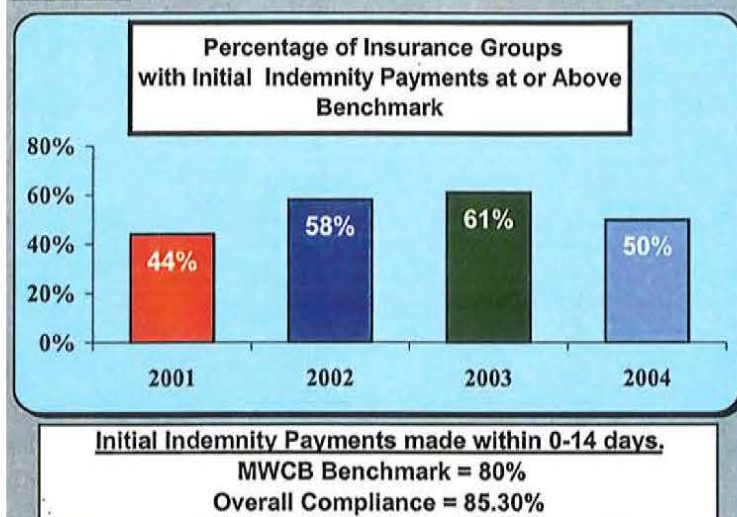
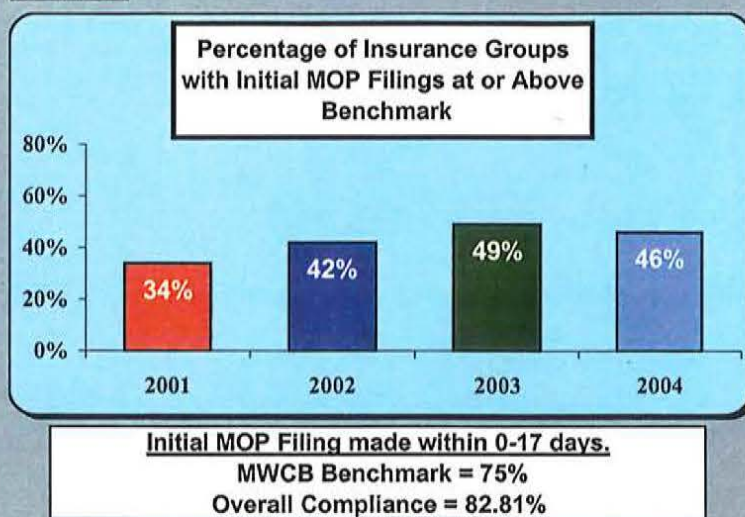


Chart 23



Insurance Group Benchmark Comparisons: Initial Indemnity Benefit Payments and Initial MOP Filing

As the charts on pages 8 and 9 indicated, overall, the insurance community met the benchmarks for compliance as set by the Maine Workers' Compensation Board.

An "insurance group" is defined in this analysis as the parent company of a number of individual insurance entities. A total of 54 insurance groups filed MOPs with the MWCB in 2004. This number of insurance groups is down from 63 to 54 in this year's report. It is an indication of the consolidation that the industry is experiencing. Fewer and fewer insurers are writing workers' compensation policies in Maine. A trend that has caused concern is the practice of larger insurer's writing more "large deductible" policies in Maine and then contracting the administration of the claims to TPAs. As these types of TPAs have entered the Maine market their overall compliance has been low as indicated in this compliance report and Board Audits.

Insurance groups can consist of many different insurance entities. For example, Liberty Mutual Group is comprised of 10 different insurance entities. As the Insurance Group Compliance spreadsheet (Appendix B) indicates, most insurance groups filed only a small number of MOPs.

The majority of initial indemnity payments and MOPs are filed by a small number of insurance groups that generally have high compliance. The data from those groups with high compliance made up the majority of the MOPs measured. As a result, the overall industry compliance was above the MWCB's benchmarks. However, the insurance group charts indicate less than half of the insurance groups met both of the MWCB's benchmarks.

In 2004, 27 of 54 insurance groups (50%) that filed MOPs met the benchmarks for the payment of initial indemnity benefits. This is the lowest since 2001.

In 2004, 25 of 54 insurance groups (46%) that filed MOPs met the benchmarks for the filing of the initial MOP. This trend should show improvement in 2005 as the Monitoring Division has engaged a number of poor compliance carriers in training in preparation for Bureau of Insurance "Market Conduct" Audits.

Annual Compliance Report

01/01/04 - 12/31/04

Chart 24

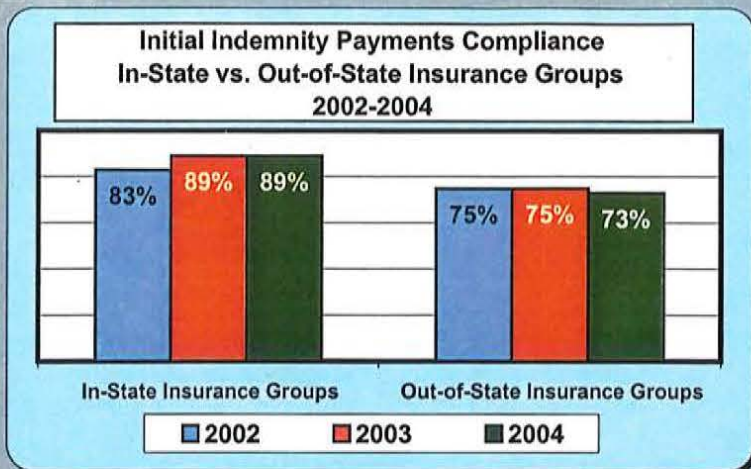


Chart 25

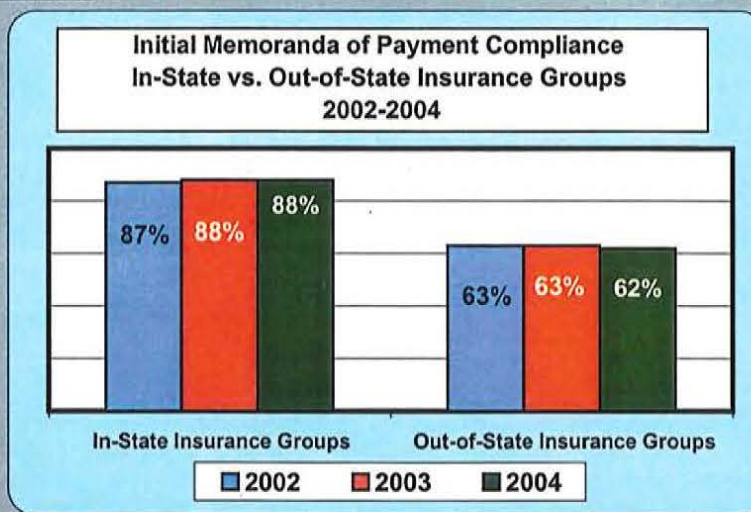
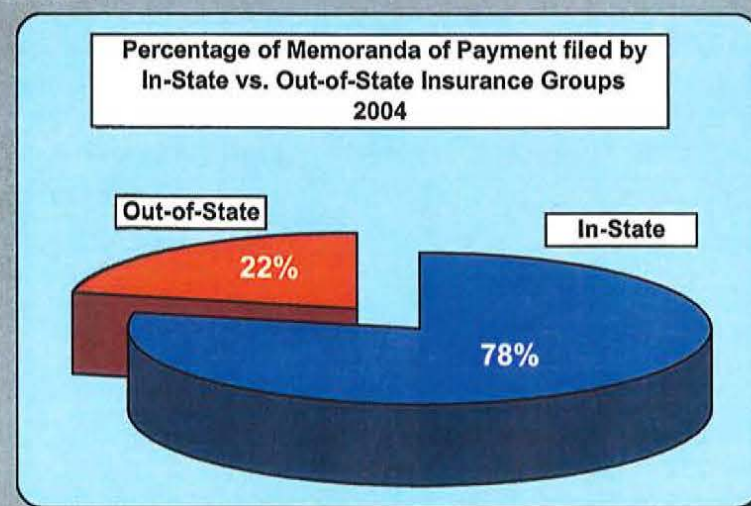


Chart 26



In-State vs. Out-of-State Insurance Groups

Through the Reconciliation Report and the Reconciliation Process, the MWCB can identify those insurance groups processing "in-state" and those processing "out-of-state."

An out-of-state insurance group has its main indemnity claims processing location outside of Maine and provides a mailing address for the Reconciliation Report that is outside of Maine.

An in-state insurance group has its main indemnity claims processing location in Maine and provides a mailing address for the Reconciliation Report that is in Maine.

These charts indicate that in-state insurance groups generally have higher compliance with the MWCB's benchmarks than out-of-state insurance groups.

Even though out-of-state insurance groups filed only 22% of all initial MOPs, their generally lower filing compliance negatively impacted overall initial MOP filing compliance.

Some out-of-state insurance groups have improved their compliance performance by engaging in Corrective Action Plans.

Chart 26 indicates that out-of-state insurance groups filed 22% of all initial indemnity MOPs.

The Office of Monitoring, Audit and Enforcement is currently engaged with many in-state and out-of-state insurance groups in an effort to improve compliance by offering training, education and alternative filing techniques.

As a result of chronic poor compliance, the Monitoring Division filed Complaints for Audit against two out-of-state Insurance Groups in 2004, Zurich North America and Crawford and Company.

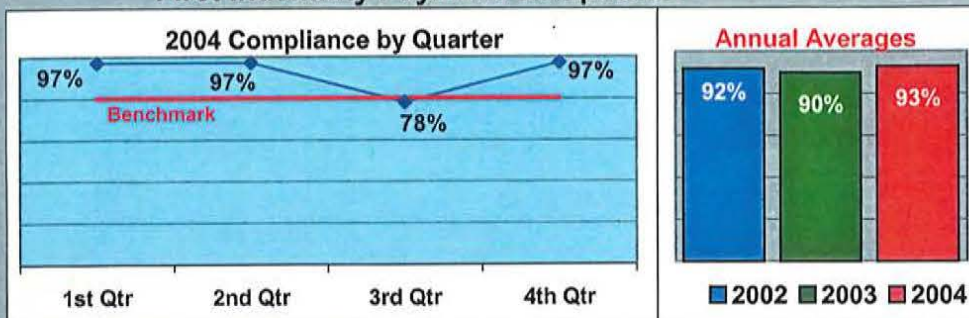
In addition, random on-site audits of some out-of-state Insurance Groups resulted in referrals to the Bureau of Insurance.

Annual Compliance Report

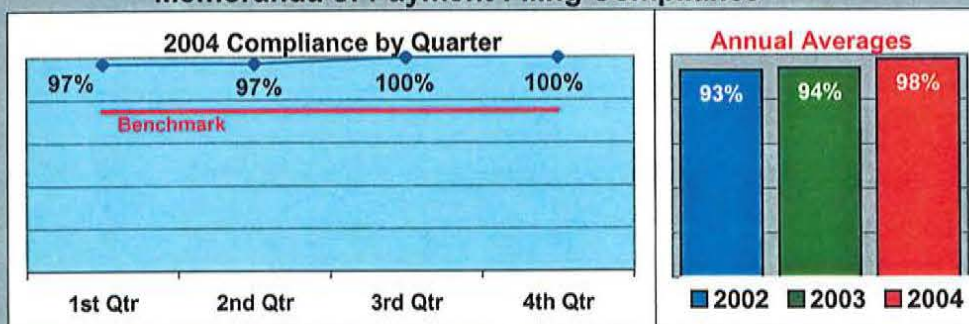
01/01/04 - 12/31/04

ACADIA

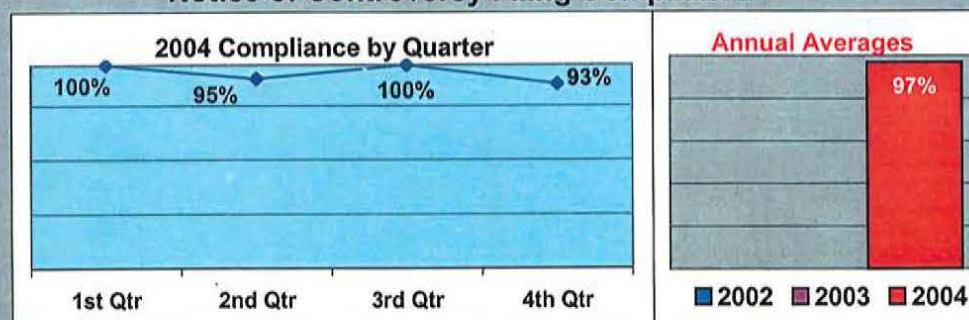
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

The Acadia insurance group consists of the following insurance entities:

30260 Acadia Insurance Co
33391 Acadia Insurance Co
CT025 Acadia Insurance Co
30252 Cadillac Mtn Ins Co
11053 Continental West. Ins
27723 Fireman's Ins Co of WA

This insurance group is primarily a standard insurer but adjusts a few claims for other carriers.

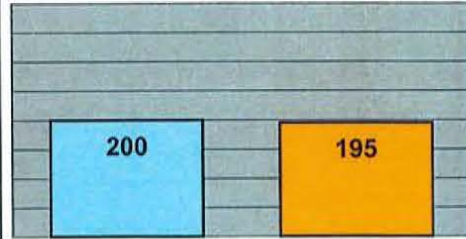
This insurance group is a High Compliance Performer.

Utilization Analysis

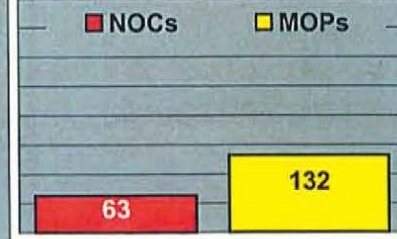
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

16%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

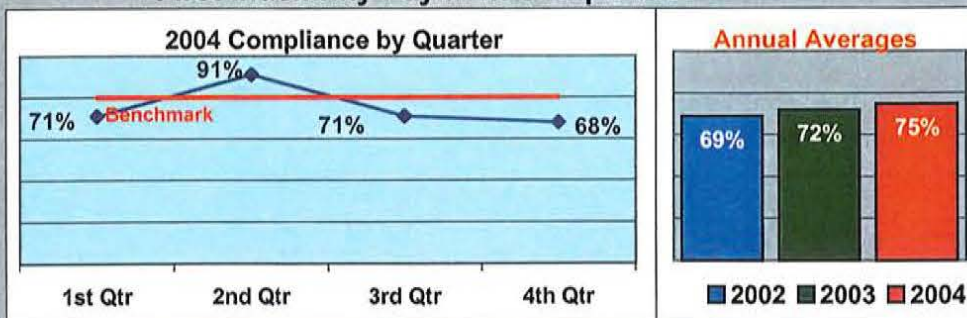
32%

Annual Compliance Report

01/1/04 - 12/31/04

AIG

First Indemnity Payment Compliance



Summary

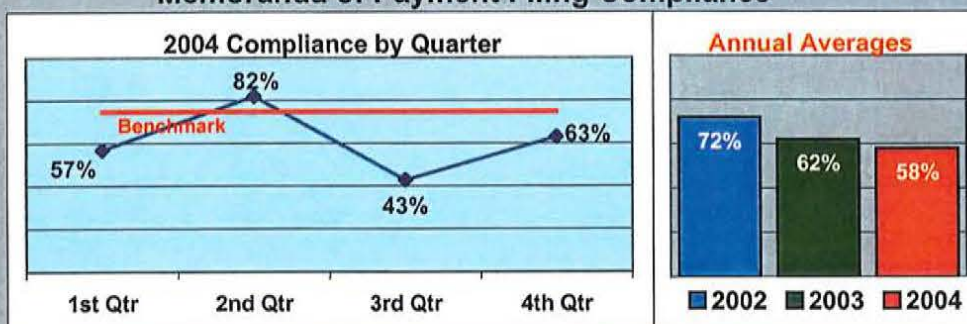
The AIG insurance group consists of the following insurance entities:

S328 AIG (Pratt & Whitney)
 14354 AIU Insurance
 13781 Amer. Home Assurance
 CT013 Claims Mgt (Wal-Mart)
 15172 Commerce & Industry Ins
 13102 Granite State Ins. Co.
 13889 Ins Co of State of PA
 CT031 Marriott Claims Services
 13072 National Union Fire Ins
 13080 New Hampshire Ins Co

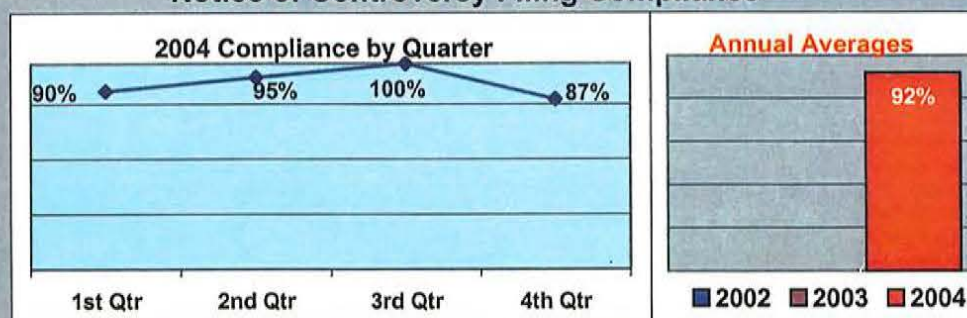
This insurance group is a standard insurer and also administers claims for self-insureds. AIG also writes large deductible policies that allow some employers to administer their own claims while still under an AIG policy. AIG is continuing to restructure its claims administration offices.

Claims Management Inc. (Wal-Mart) filed 276 of the 321 (86%) Initial Indemnity NOCs filed by the AIG Insurance Group in 2004.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

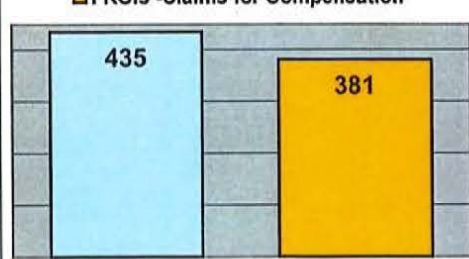


Utilization Analysis

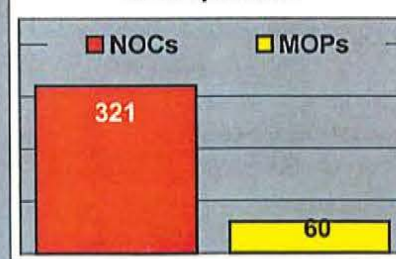
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
 (Number Initial NOCs Received / Total LT First Reports)

39%

Percent of Total Claims for Compensation Denied
 (Number Initial NOCs Received / Claims for Compensation)

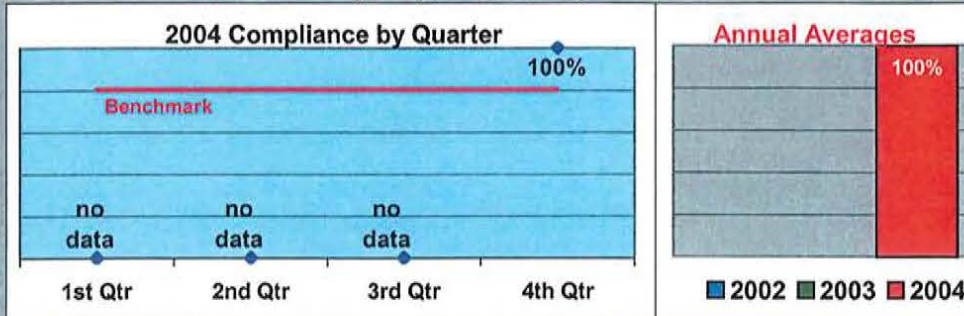
84%

Annual Compliance Report

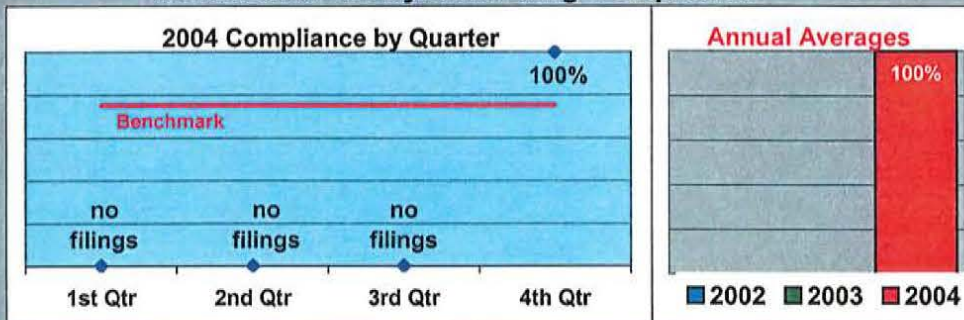
01/01/04 - 12/31/04

ALEA GROUP

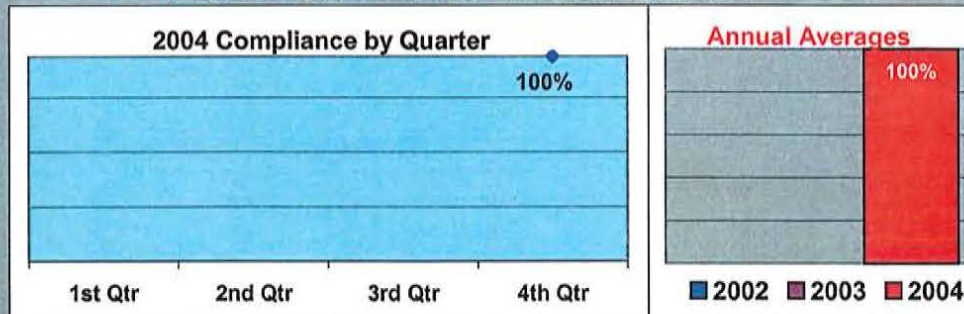
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

The Alea insurance group consists of the following insurance entity:

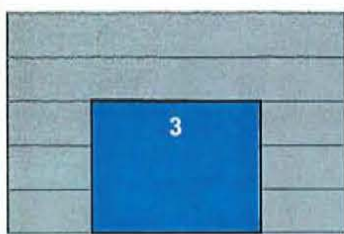
41068 Alea Insurance

This insurance group is a standard carrier.

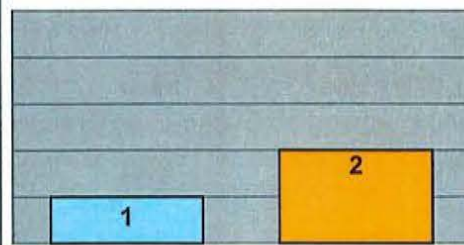
This is the first year Alea has processed Maine claims.

Utilization Analysis

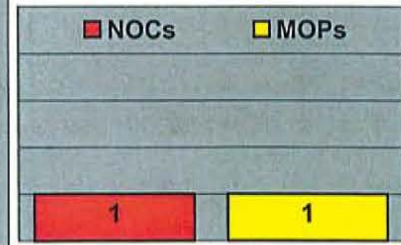
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

33%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

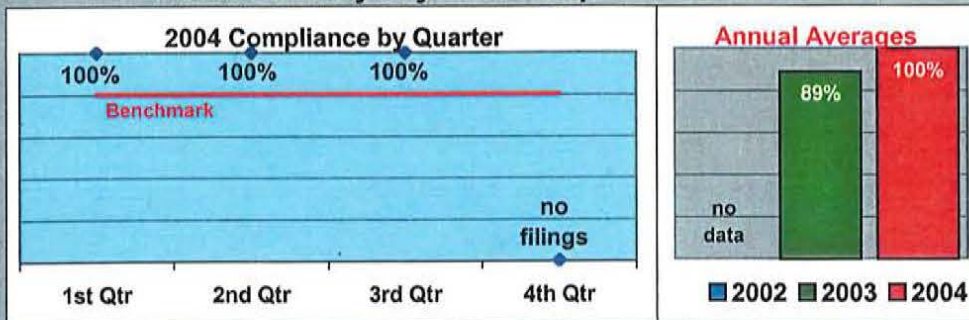
50%

Annual Compliance Report

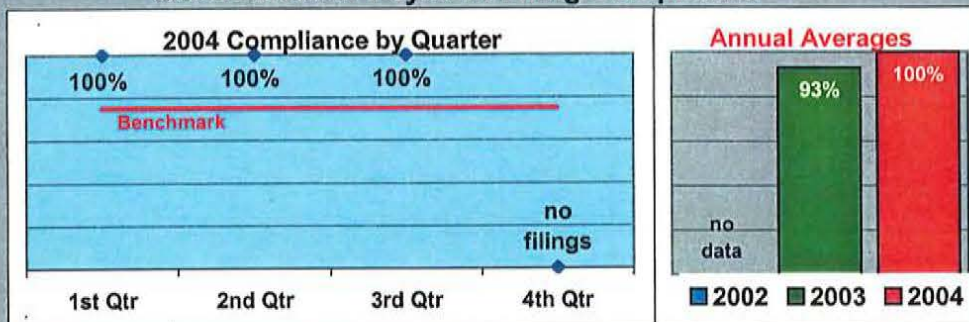
01/01/04 - 12/31/04

AMERICAN INTERSTATE INS CO

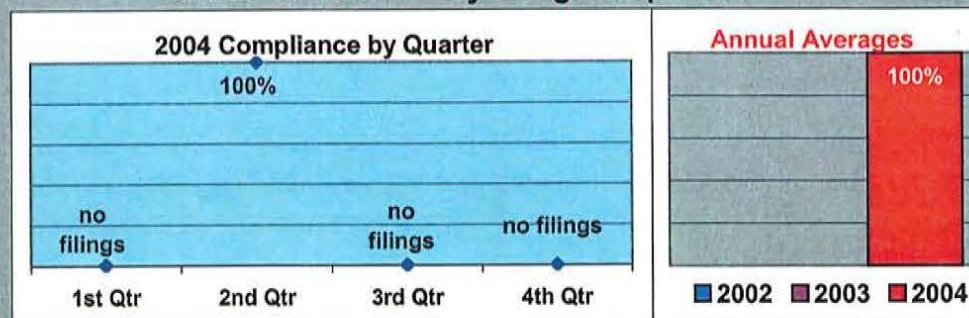
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

American Interstate insurance group consists of the following insurance entity:

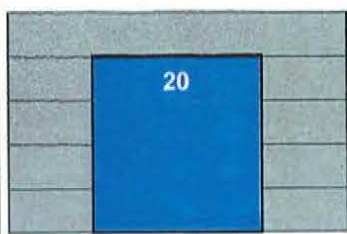
24759 American Interstate Ins

This insurance group is a standard insurer administering its own claims.

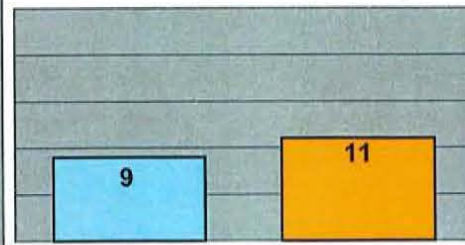
This insurance group is a High Compliance Performer.

Utilization Analysis

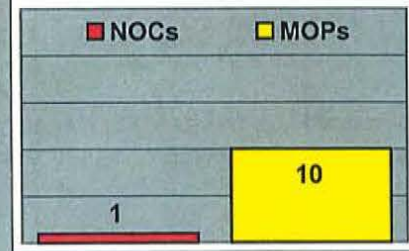
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

5%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

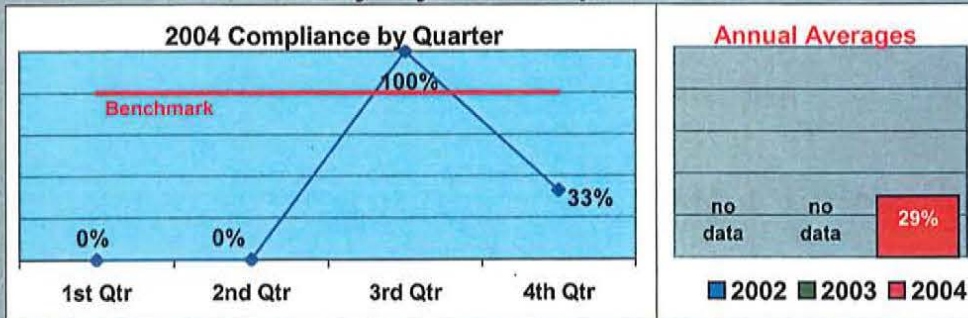
9%

Annual Compliance Report

01/01/04 - 12/31/04

ARCH INSURANCE COMPANY

First Indemnity Payment Compliance



Summary

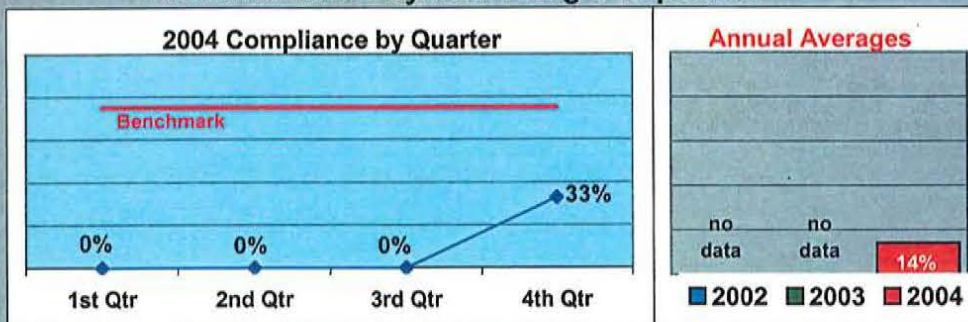
The Arch insurance group consists of the following insurance entity:

28355 Arch Insurance Company

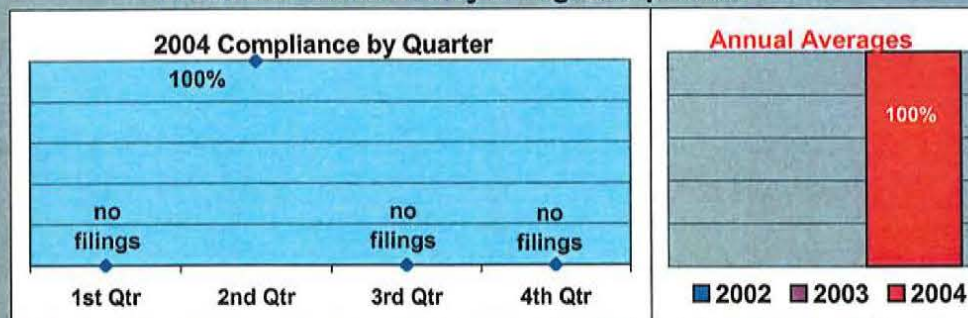
This insurance group is a standard insurer.

2004 was the first year that Arch Insurance did any filing in Maine.

Memoranda of Payment Filing Compliance

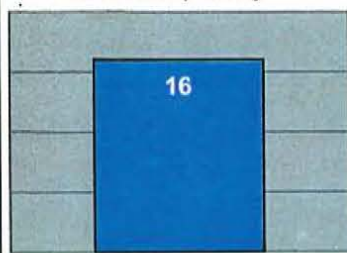


Notice of Controversy Filing Compliance

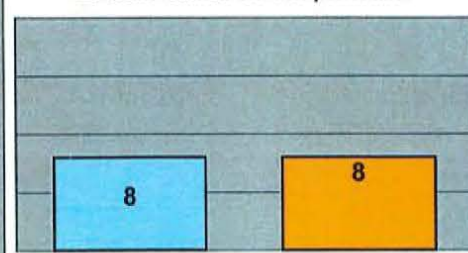


Utilization Analysis

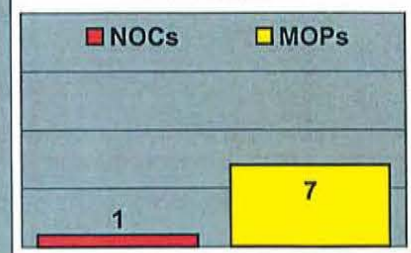
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

6%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

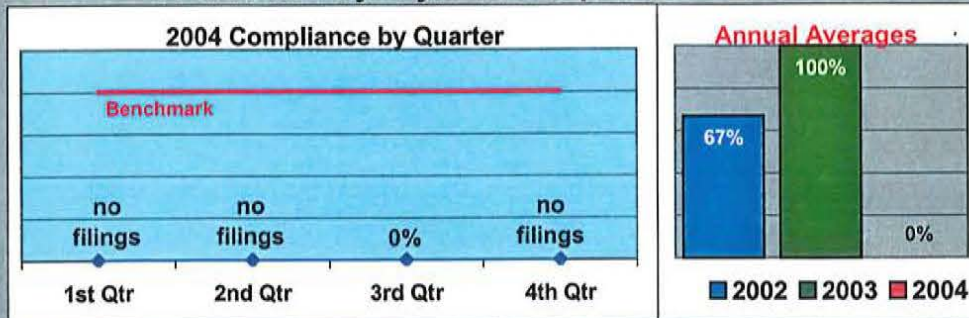
13%

Annual Compliance Report

01/01/04 - 12/31/04

ATLANTIC MUTUAL

First Indemnity Payment Compliance



Summary

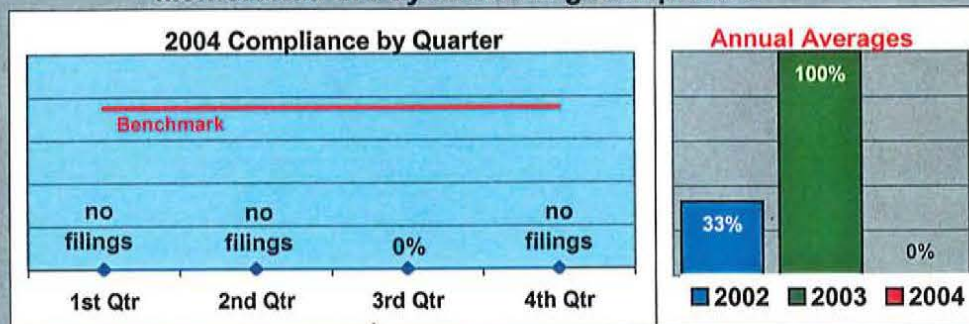
Atlantic Mutual insurance group consists of the following insurance entities:

16470 Atlantic Mutual Ins Co
12149 Centennial Ins Co

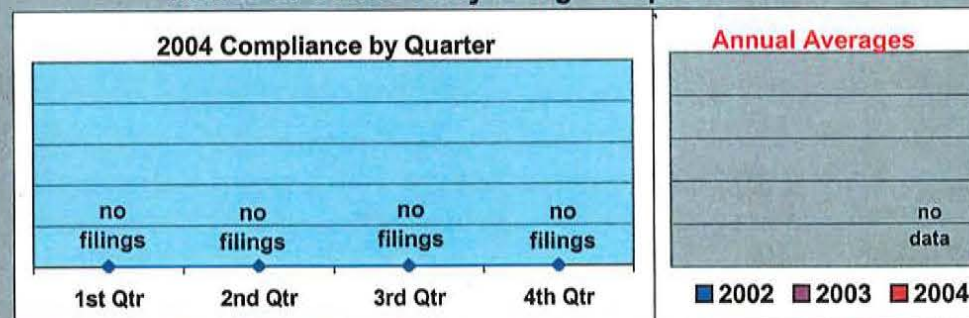
This insurance group is a standard insurer administering its own claims.

Atlantic Mutual is under a Corrective Action Plan (CAP) for chronic poor compliance performance. They are currently in run-off status and are not writing any new business in Maine.

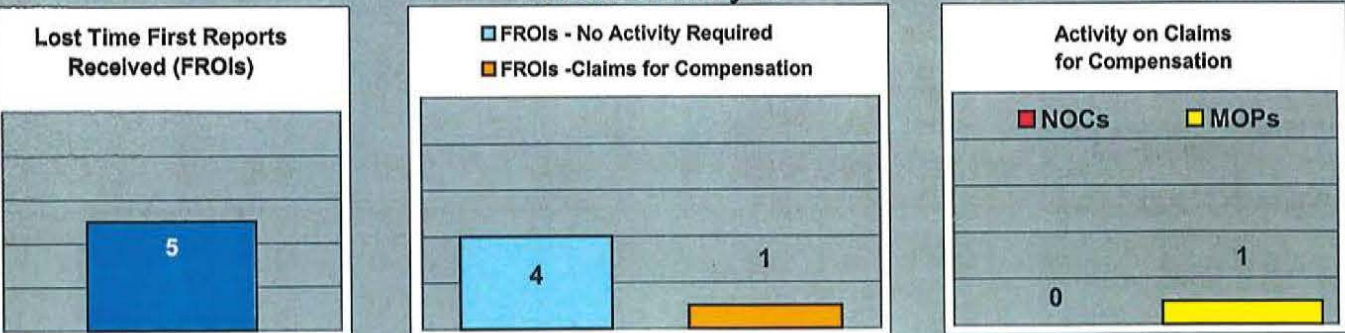
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

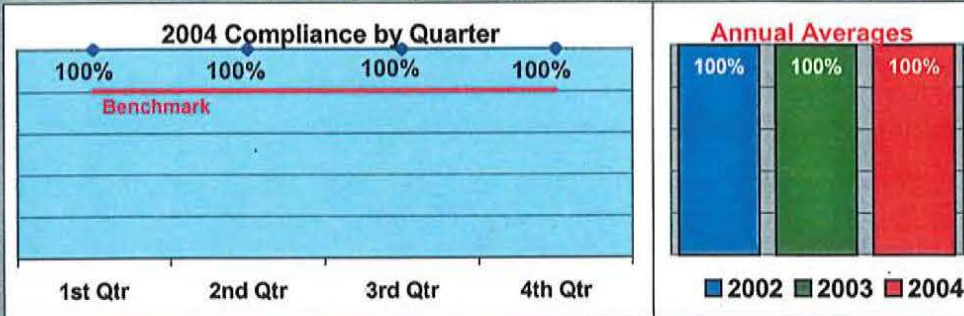
0%

Annual Compliance Report

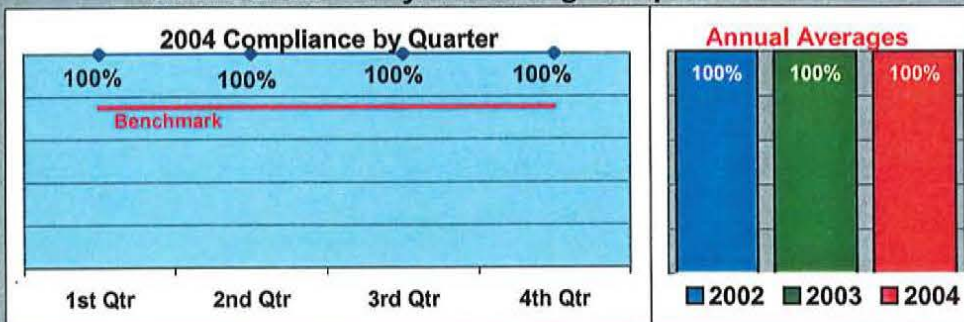
01/01/04 - 12/31/04

BANGOR, CITY OF

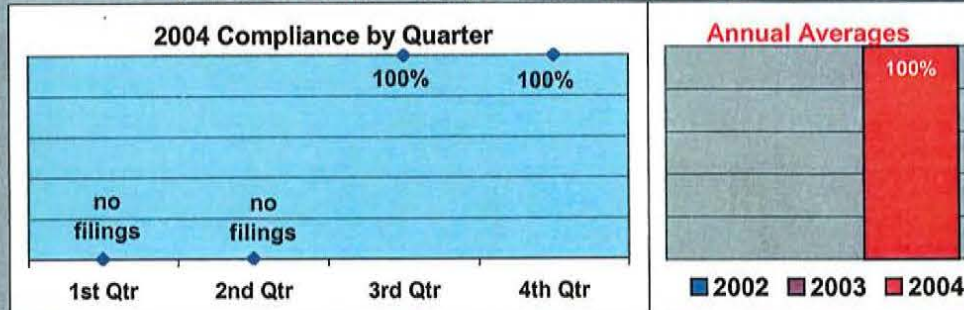
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

City of Bangor insurance group consists of the following insurance entity:

S705 Bangor, City of

This insurance group is a self-insured employer administering its own claims.

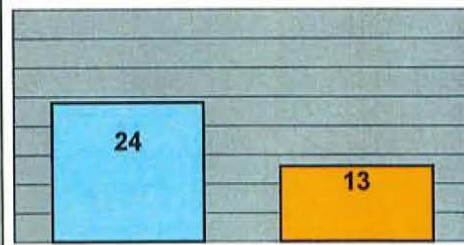
This insurance group exceeded both of the benchmarks for Initial Indemnity Payments and filing of Initial MOPs.

Utilization Analysis

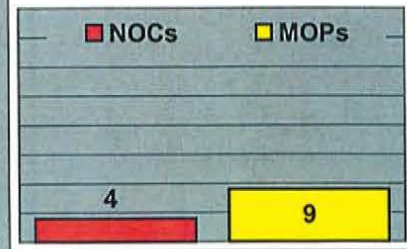
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

11%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

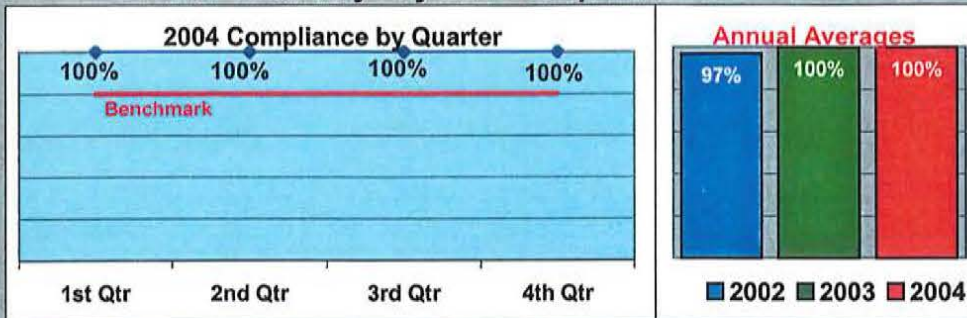
31%

Annual Compliance Report

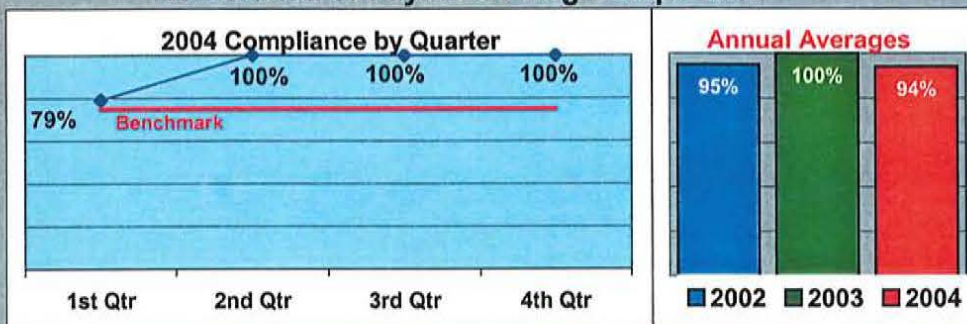
01/01/04 - 12/31/04

BATH IRON WORKS

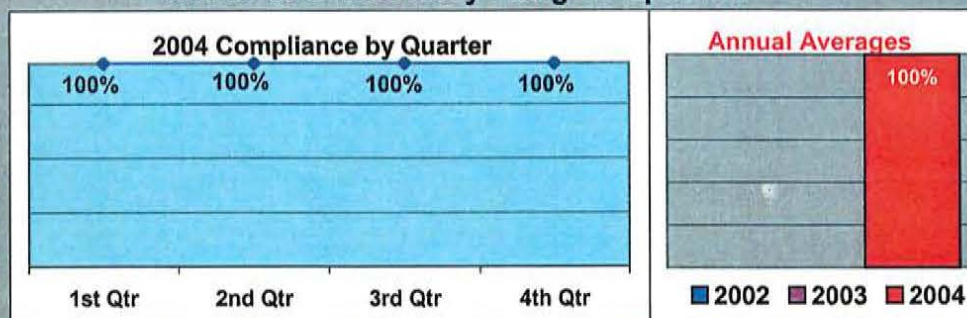
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

Bath Iron Works insurance group consists of the following insurance entity:

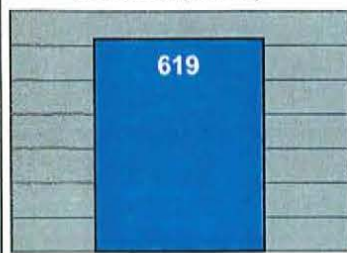
S347 Bath Iron Works

This insurance group is a self-insured employer administering its own claims.

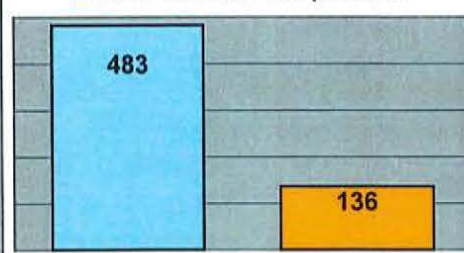
This insurance group is a High Compliance Performer.

Utilization Analysis

Lost Time First Reports Received (FROIs)



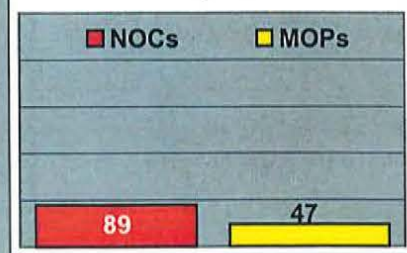
FROIs - No Activity Required



FROIs - Claims for Compensation

136

Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

14%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

65%

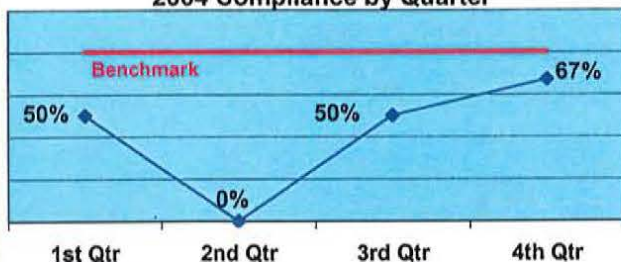
Annual Compliance Report

01/01/04 - 12/31/04

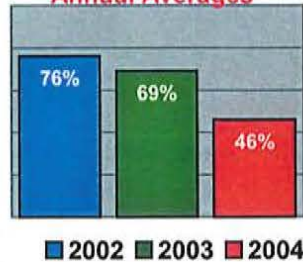
BROADSPIRE GROUP

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

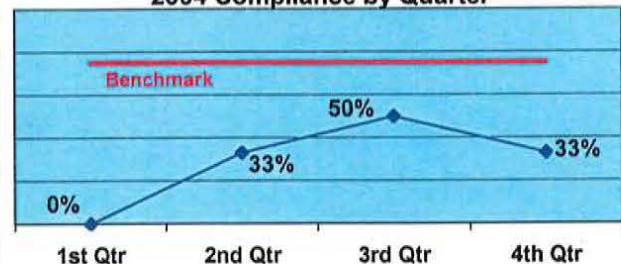
The Broadspire insurance group consists of the following insurance entities:

17116 American Manufacturers
10065 American Motorists
19186 American Protection Ins
CT040 Broadspire
14257 Kemper Insurance Co.
15644 Lumbermens Mut Casualty

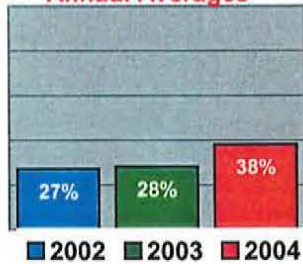
This insurance group is a TPA for other insurance carriers. It has been previously reported as the Kemper Group.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

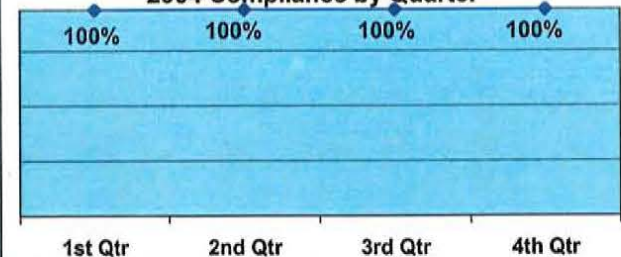


Annual Averages

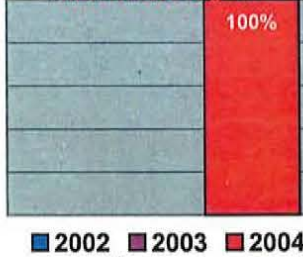


Notice of Controversy Filing Compliance

2004 Compliance by Quarter



Annual Averages

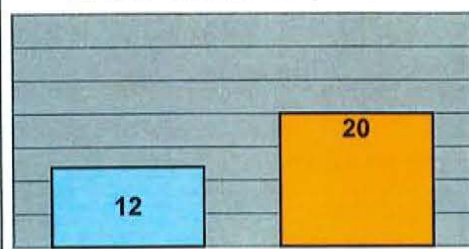


Utilization Analysis

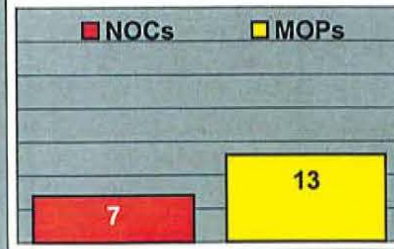
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required
FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

22%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

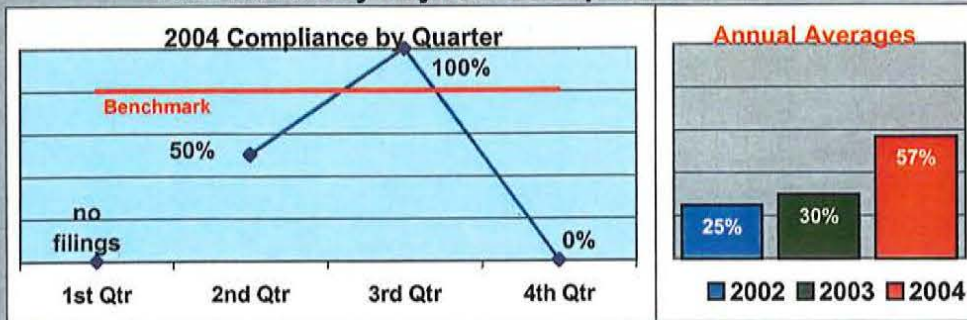
35%

Annual Compliance Report

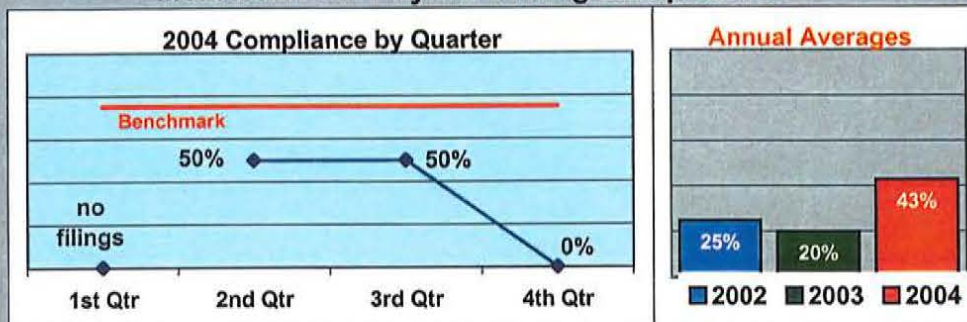
01/01/04 - 12/31/04

CAMBRIDGE INTEGRATED SERVICES

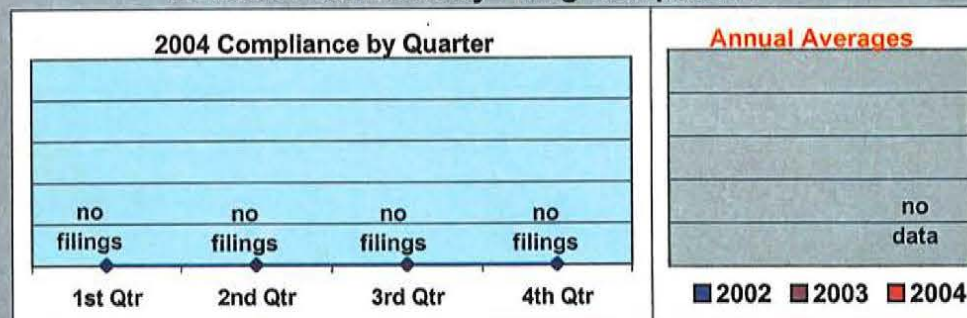
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

Cambridge Integrated Services insurance group consists of the following insurance entities:

CT016 Cambridge Integrated
CT038 Cambridge Integrated
TPA24 Cambridge Integrated

This insurance group is a TPA and administers claims for self-insureds and insurance carriers.

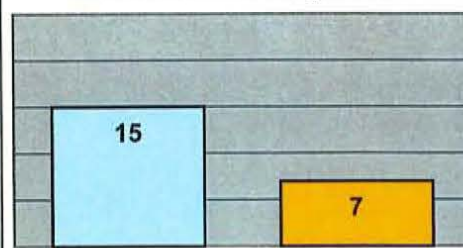
This Third Party Administrator has displayed chronic poor compliance.

Utilization Analysis

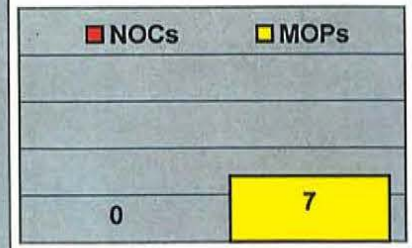
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

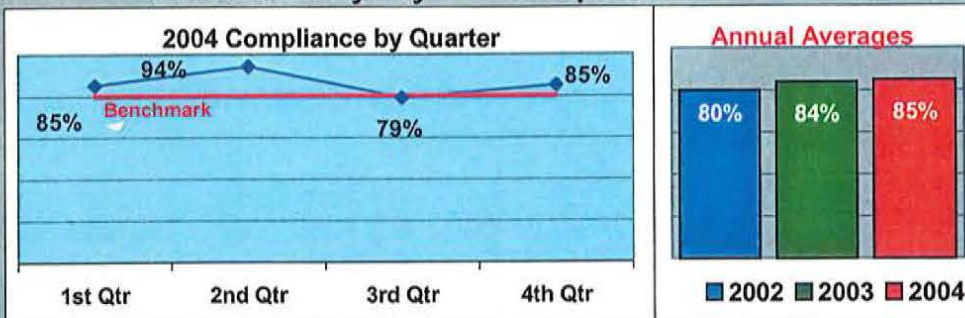
0%

Annual Compliance Report

01/01/04 - 12/31/04

CANNON COCHRAN

First Indemnity Payment Compliance



Summary

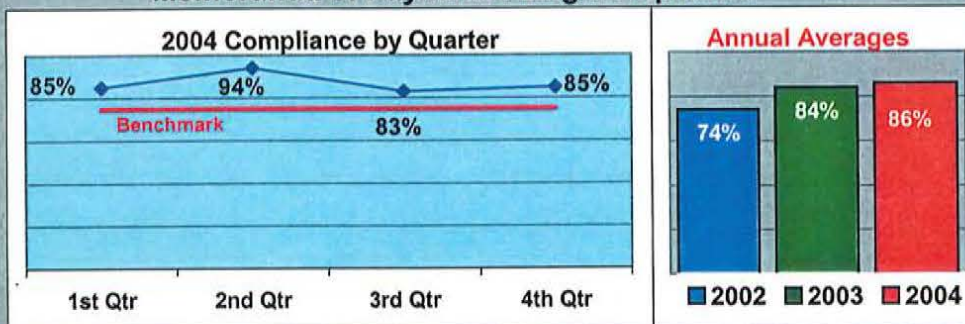
Cannon Cochran Management Services insurance group consists of the following insurance entities:

S323 Cannon Cochran Mgmt
S325 Cannon Cochran Mgmt
CT042 Cannon Cochran Mgmt
S302 Cannon Cochran Mgmt
S0018 City of Lewiston
S0002 Greater Portland V
S0003 Huhtamaki Foodservice
S0007 Irving Tanning Co.
S0001 Lepage Bakeries
S0019 Lewiston School Dept.
S0009 Maine McDonalds Oper.
S0015 Maine Turnpike Auth.
S0013 Parker Hannifin Corp.

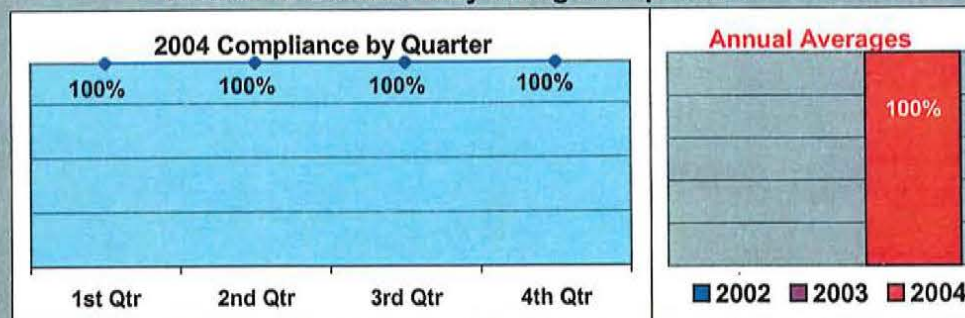
This insurance group is a TPA doing work for several self-insureds.

This insurance group is a High Compliance Performer.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

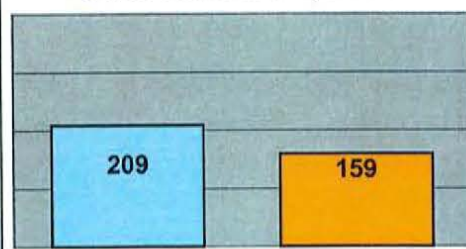


Utilization Analysis

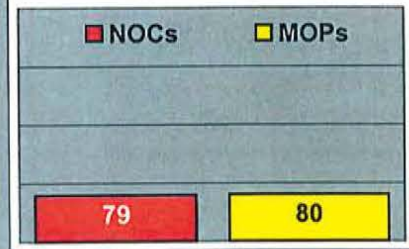
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

21%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

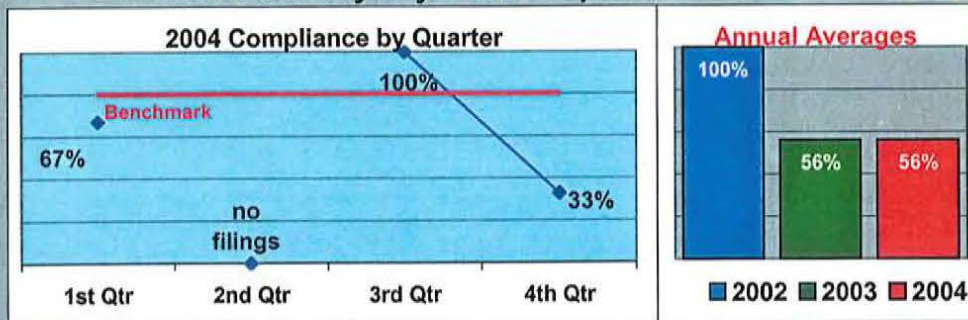
50%

Annual Compliance Report

01/01/04 - 12/31/04

CHUBB INSURANCE GROUP

First Indemnity Payment Compliance



Summary

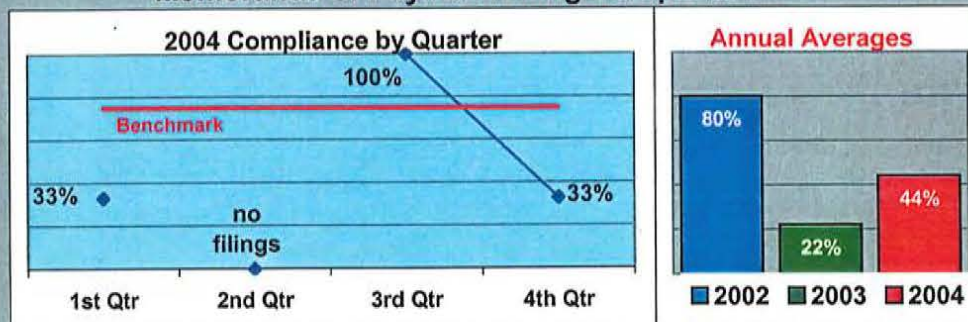
The Chubb insurance group consists of the following insurance entities:

21512 Chubb Insurance
12890 Federal Insurance Co
10685 Pacific Indemnity Ins Co
CT018 Chubb Services

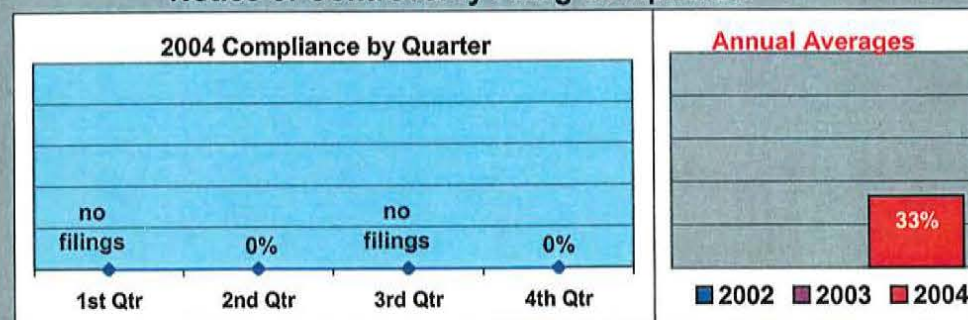
This insurance group is a standard insurer administering its own claims as well as a TPA for other insurance carriers and self-insureds.

Chubb is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

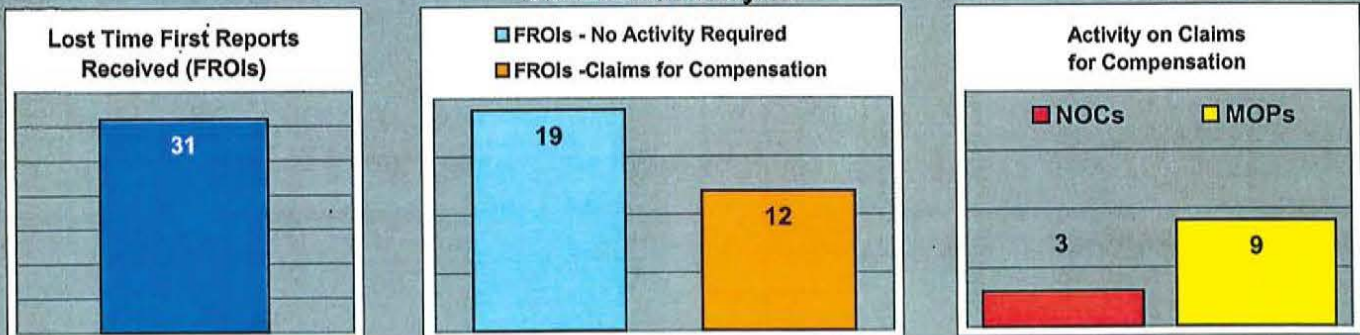
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

10%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

25%

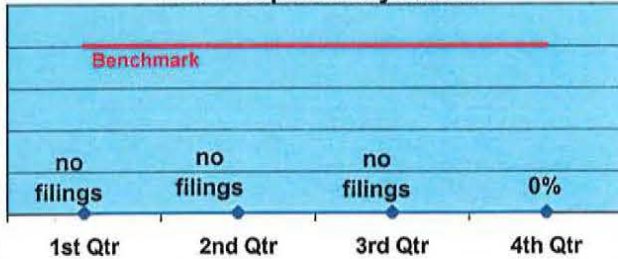
Annual Compliance Report

01/01/04 - 12/31/04

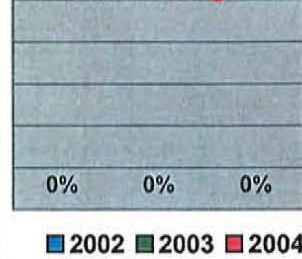
CHURCH MUTUAL INSURANCE COMPANY

First Indemnity Payment Compliance

2004 Compliance by Quarter

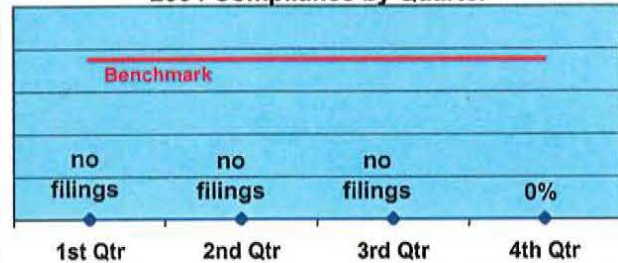


Annual Averages

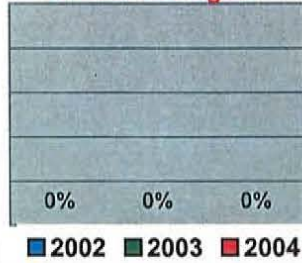


Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

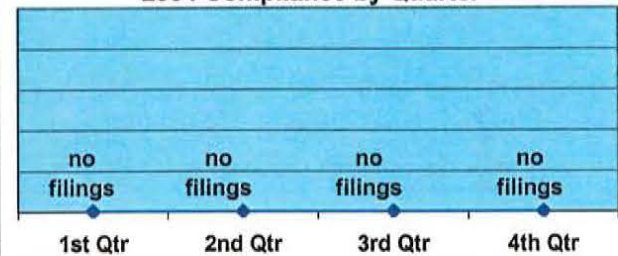


Annual Averages

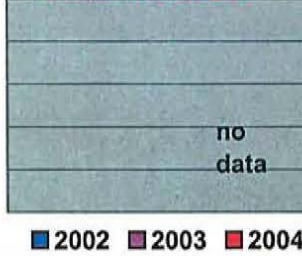


Notice of Controversy Filing Compliance

2004 Compliance by Quarter



Annual Averages



Summary

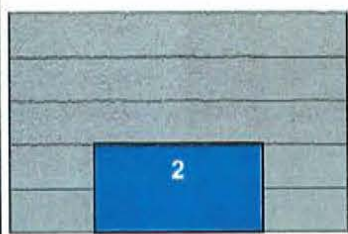
The Church Mutual insurance group consists of the following insurance entity:

16853 Church Mutual Ins Co

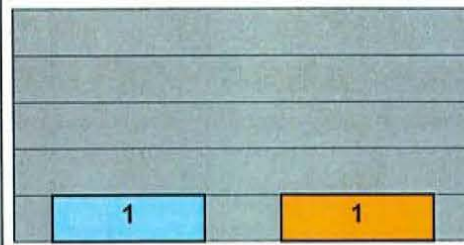
This insurance group is a standard insurer administering its own claims.

Utilization Analysis

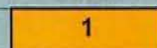
Lost Time First Reports Received (FROIs)



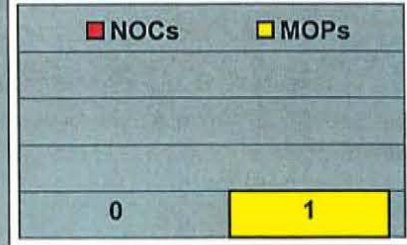
FROIs - No Activity Required



FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

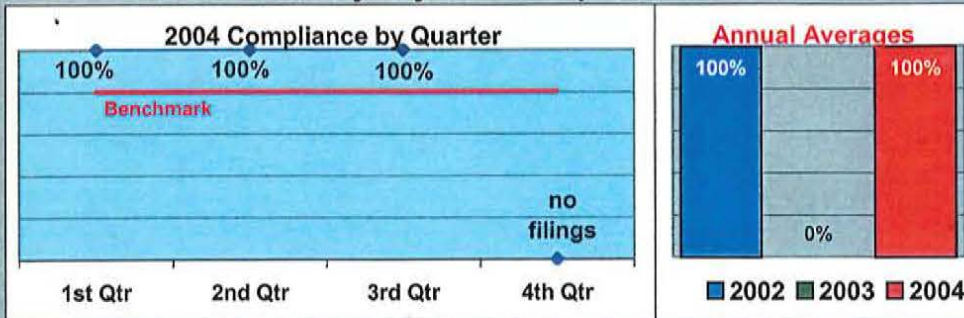
0%

Annual Compliance Report

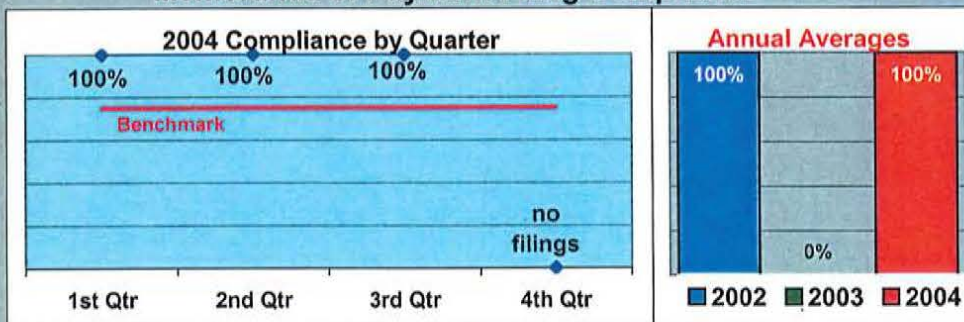
01/01/04 - 12/31/04

CIANBRO CORPORATION

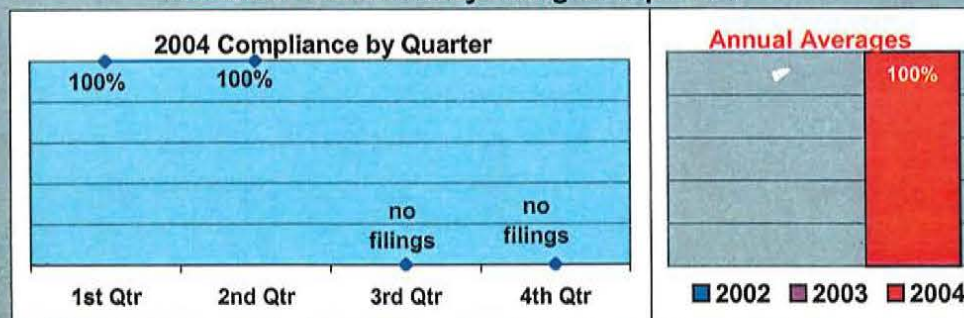
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

Cianbro Corporation consists of the following insurance entity:

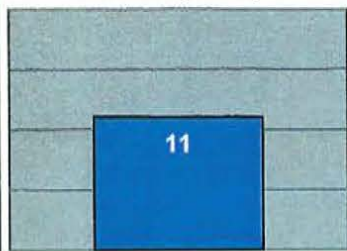
S344 Cianbro Corporation

This insurance group is a self-insured employer administering its own claims.

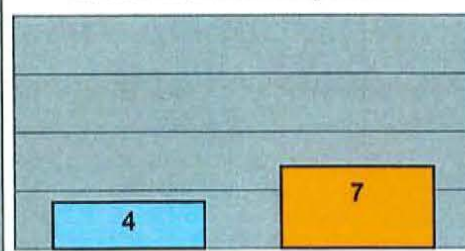
This employer exceeded both of the benchmarks for Initial Indemnity Payments and filing of Initial MOPs.

Utilization Analysis

Lost Time First Reports Received (FROIs)



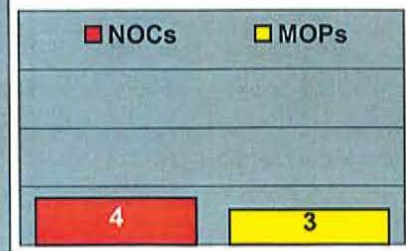
FROIs - No Activity Required



FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

36%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

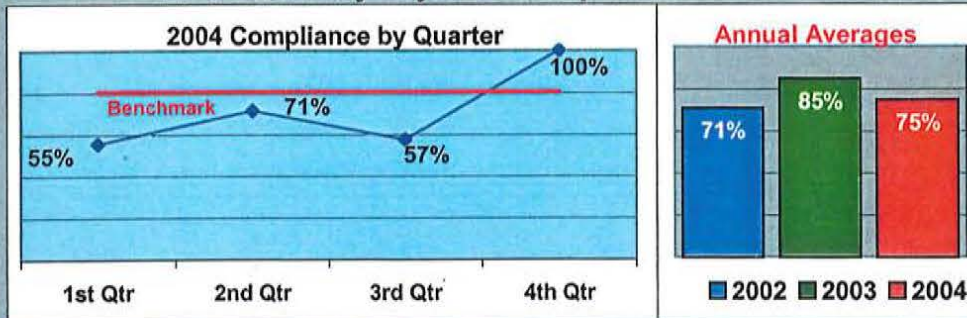
57%

Annual Compliance Report

01/01/04 - 12/31/04

C.N.A. GROUP

First Indemnity Payment Compliance



Summary

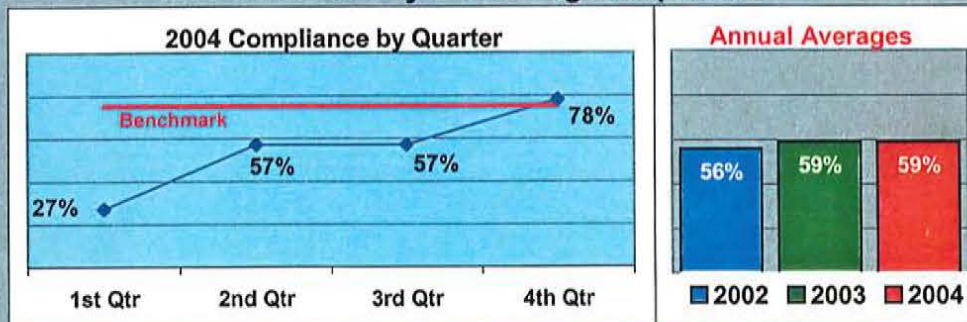
The C.N.A. insurance group consists of the following insurance entities:

10030 American Casualty Co
 CT030 C.N.A. Standard Lines
 S382 C.N.A. Standard Lines
 S392 C.N.A. Standard Lines
 10243 Continental Casualty Co
 15113 Continental Insurance Co
 12238 National Ins Co of Hartford
 12688 Transcontinental Ins Co
 12408 Transportation Ins Co
 15032 Valley Forge

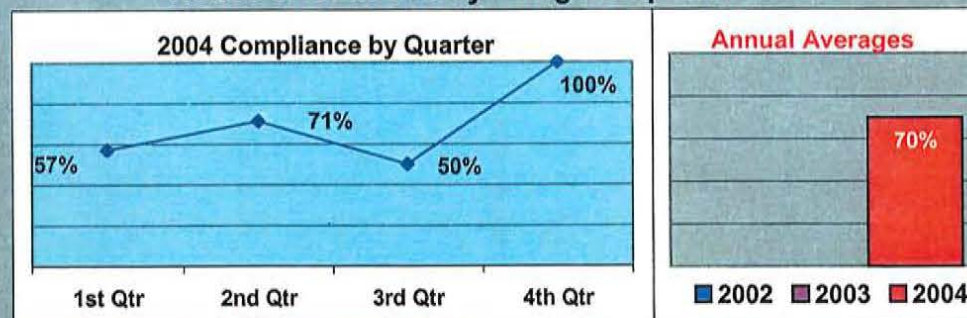
This insurance group is a standard insurer administering its own claims and is also a TPA for other insurers and self-insureds.

C.N.A. is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

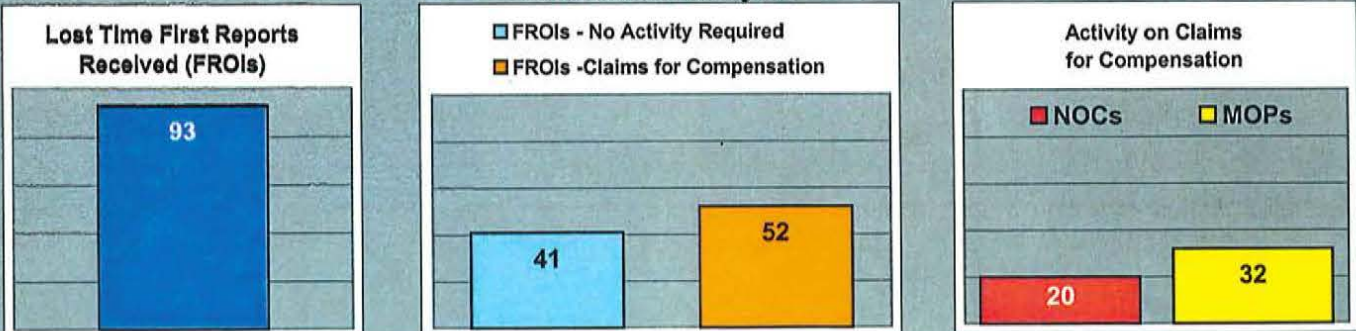
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
 (Number Initial NOCs Received / Total LT First Reports)

22%

Percent of Total Claims for Compensation Denied
 (Number Initial NOCs Received / Claims for Compensation)

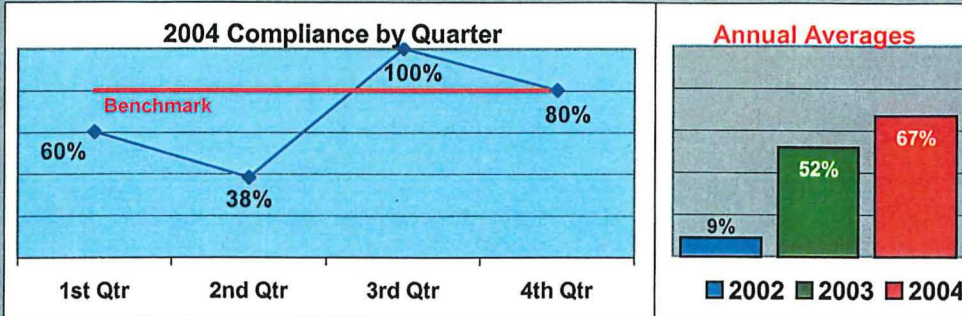
38%

Annual Compliance Report

01/01/04 - 12/31/04

CRAWFORD & CO

First Indemnity Payment Compliance



Summary

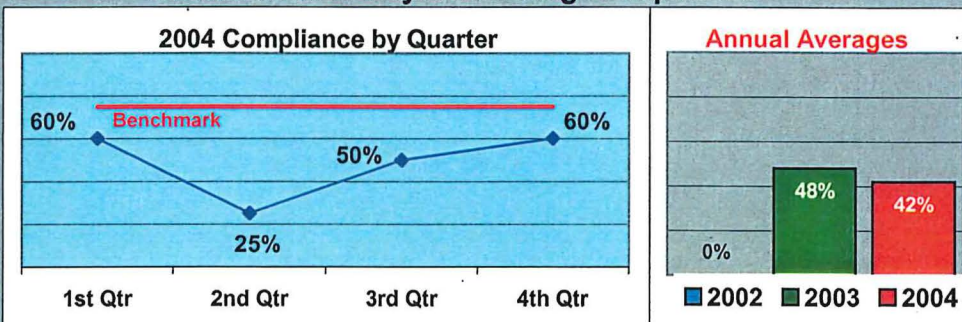
Crawford & Co insurance group consists of the following insurance entities:

19968 Accident Fund Ins Co
14095 Argonaut Insurance Co
CT027 Crawford & Co
CT028 Crawford & Co
S305 Crawford & Co
S402 Crawford & Co
TPA21 Crawford & Co
13188 Gulf Insurance Co
18376 Lumbermen's Underwriting
14788 Protective Insurance
18244 Truck Insurance Exchange
24023 Vanliner Insurance

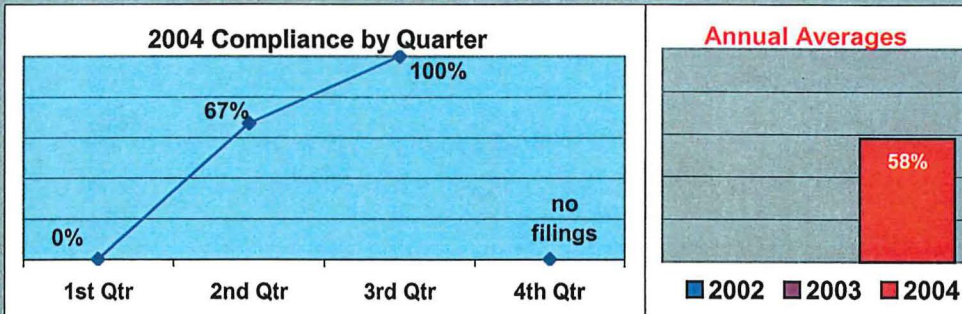
This insurance group is a TPA for self-insureds and insurance carriers.

Crawford & Co. was under a Corrective Action Plan (CAP) for chronic poor compliance performance. The CAP was terminated in 2004 for failure to meet the elements of the CAP and a Complaint for Audit was filed.

Memoranda of Payment Filing Compliance

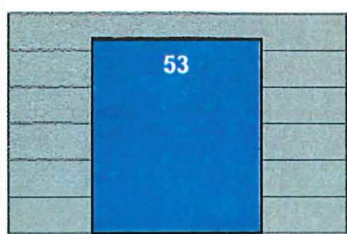


Notice of Controversy Filing Compliance

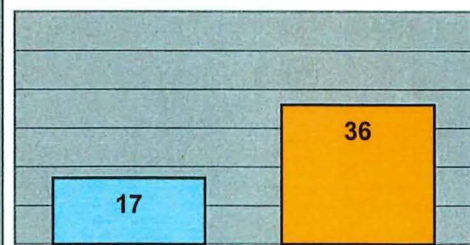


Utilization Analysis

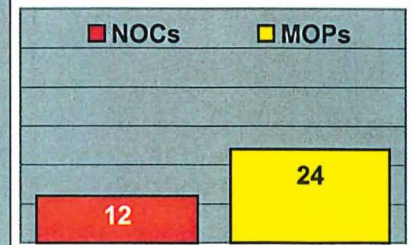
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

23%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

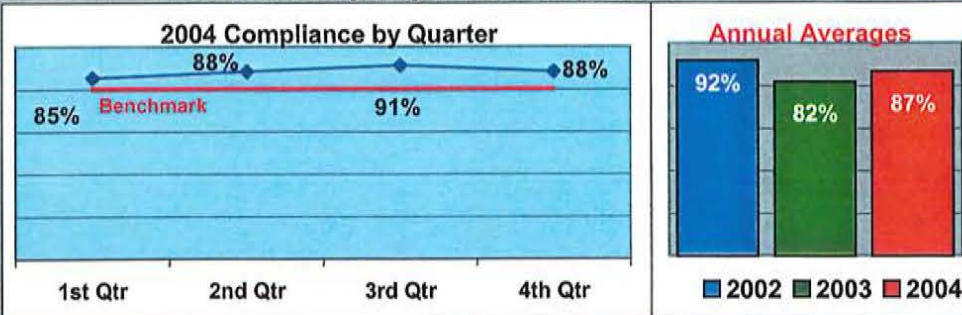
33%

Annual Compliance Report

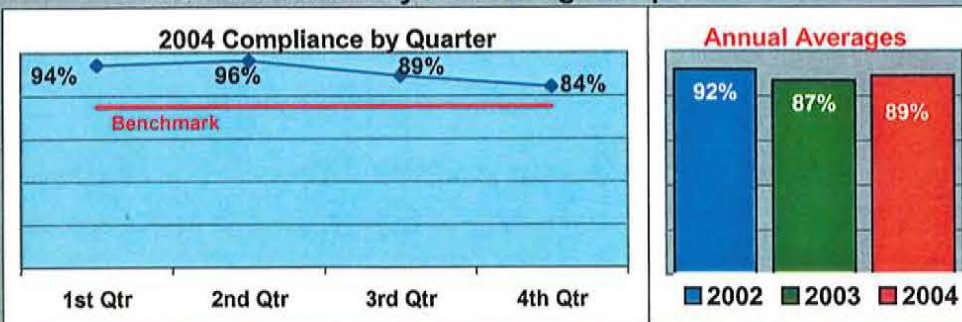
01/01/04 - 12/31/04

DUNLAP (HRH CLAIMS MANAGEMENT SERVICE)

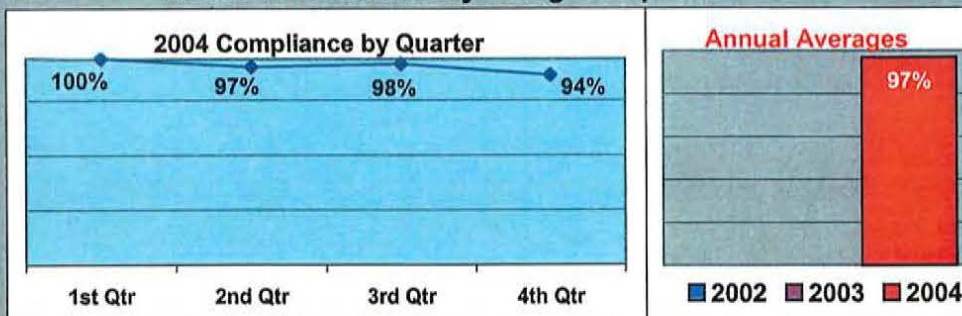
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

The Dunlap (HRH Claims Management) insurance group consists of the following insurance entities:

S0012 Bangor Hydro Electric
 S401 Central Maine Medical Ctr
 S708 Central Maine Power Co
 S0005 Construction Svcs Grp
 S0006 Distributors Suppliers Gp
 S357 Dunlap Claims Mngmnt
 S0017 Eagle Electric Mnfctng
 S0020 Eastern Maine Group
 S0008 Forest Products Group
 S0016 Hussey Seating Co
 S0021 Maine Oil Dealers Assoc
 S0014 Me Yankee Atomic Power
 S0010 Me Chamber Comm & Ind
 S0011 Mfg of Maine Group Trust
 S340 Pioneer Plastics
 S0004 Social Svcs & Education

This insurance group is a TPA administering the claims of self-insureds and self-insured groups.

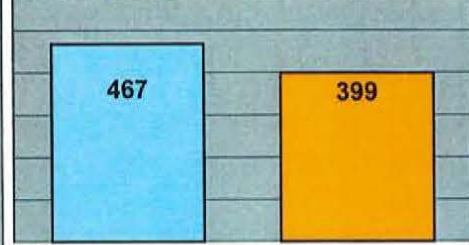
This insurance group is a High Compliance Performer.

Utilization Analysis

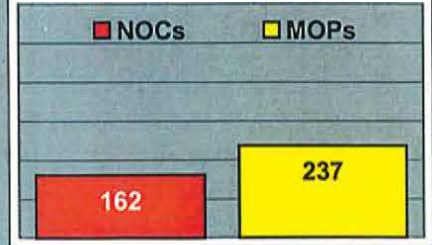
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

19%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

41%

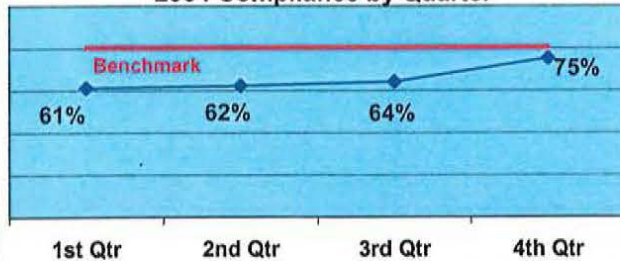
Annual Compliance Report

01/01/04 - 12/31/04

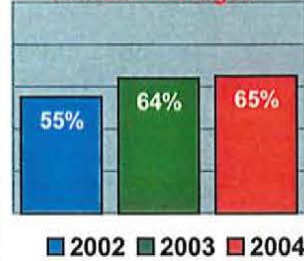
ESIS (ACE/ESIS GROUP)

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

The ESIS (ACE/ESIS) insurance group consists of the following insurance entities:

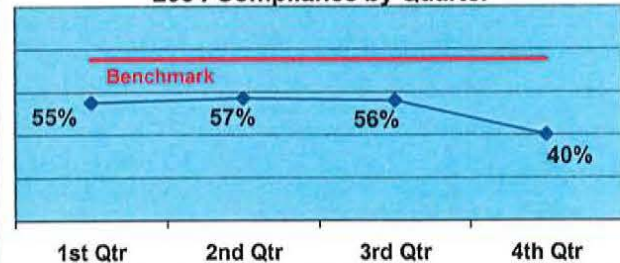
12165 Ace American Ins Co
23035 Ace American Ins Co
12254 Ace Property & Casualty
15431 Ace Fire Underwrts Ins
CT007 Esis Inc,
S364 Esis Inc
S370 Esis Inc,
CT017 Future Inc
25437 Indemnity Ins of No Amer
33790 Mntain Valley Indemnity
10677 Pacific Employers Ins Co

This insurance group administers its own claims (Ace American) and also administers other insurer's claims and those of self-insureds as well.

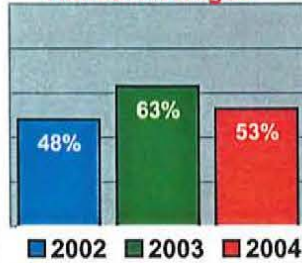
This insurance group was under a Corrective Action Plan in 2004 for poor compliance performance.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

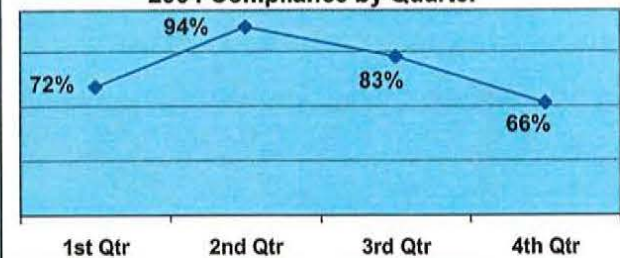


Annual Averages

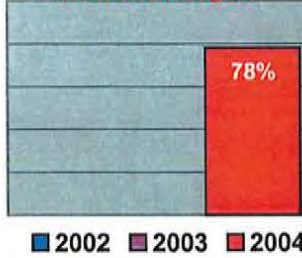


Notice of Controversy Filing Compliance

2004 Compliance by Quarter



Annual Averages

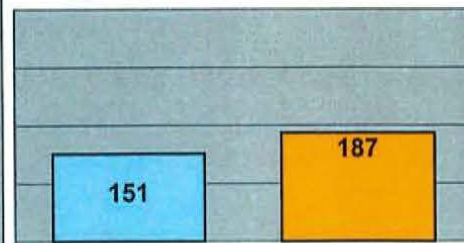


Utilization Analysis

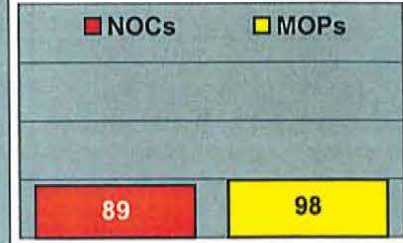
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

26%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

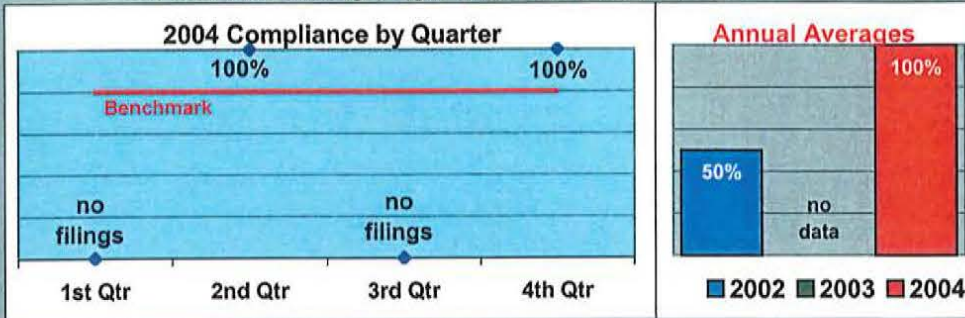
48%

Annual Compliance Report

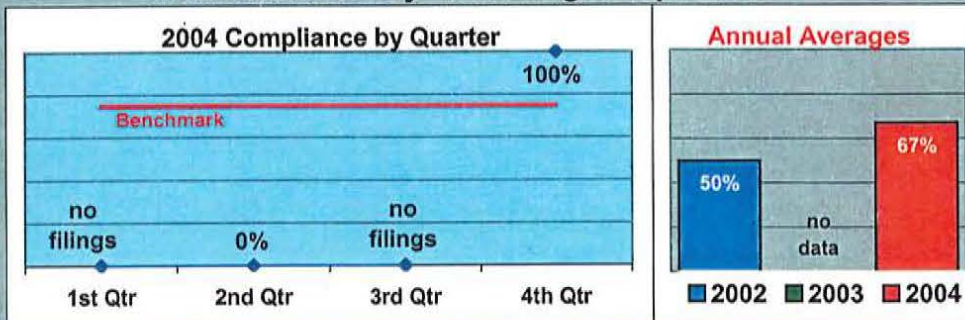
01/01/04 - 12/31/04

FAIRFIELD INSURANCE COMPANY

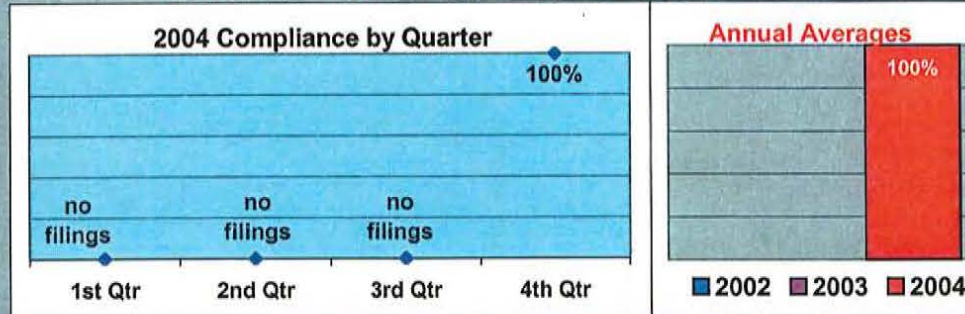
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

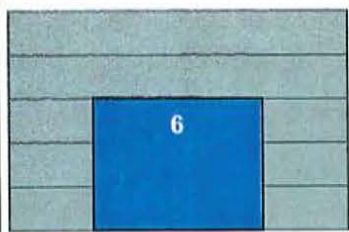
The Fairfield insurance group consists of the following insurance entity:

32530 Fairfield Insurance Co

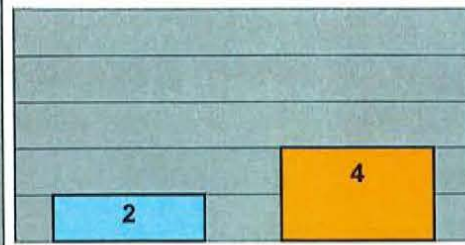
This insurance group is a standard insurer.

Utilization Analysis

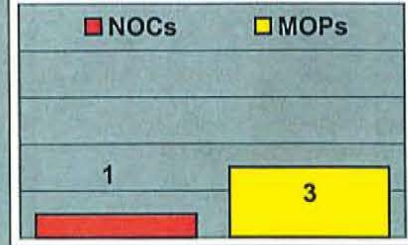
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

17%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

25%

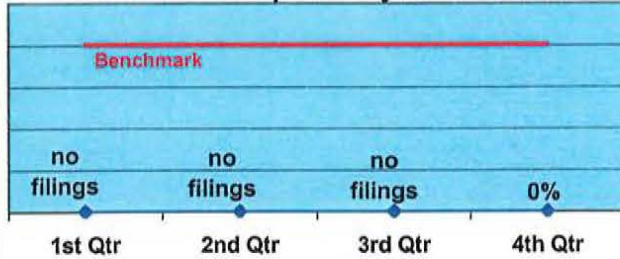
Annual Compliance Report

01/01/04 - 12/31/04

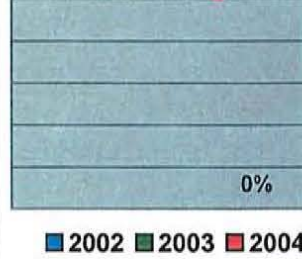
FEDERATED MUTUAL INSURANCE COMPANY

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

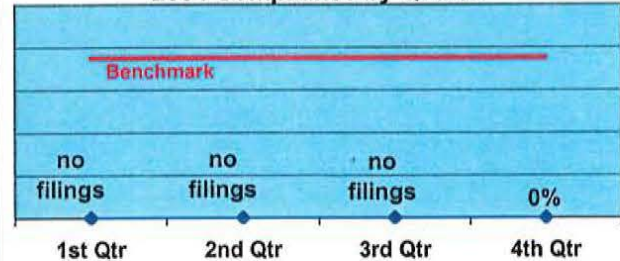
The Federated Mutual insurance group consists of the following insurance entity:

16446 Federated Mutual Ins Co

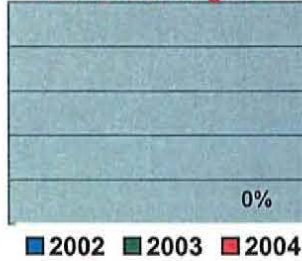
This insurance group is a standard insurer.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

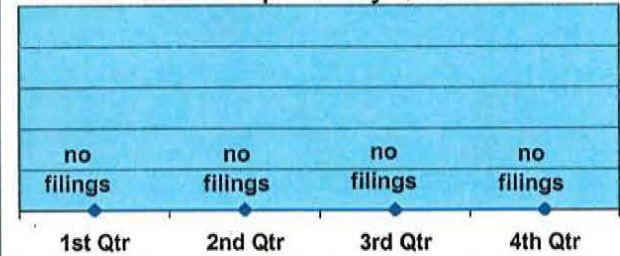


Annual Averages

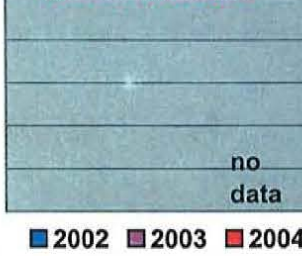


Notice of Controversy Filing Compliance

2004 Compliance by Quarter

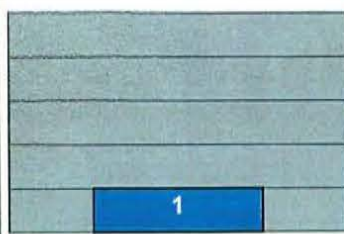


Annual Averages

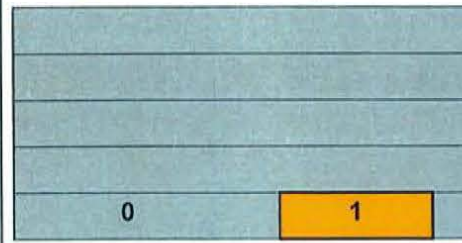


Utilization Analysis

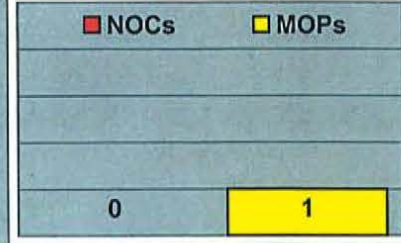
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

0%

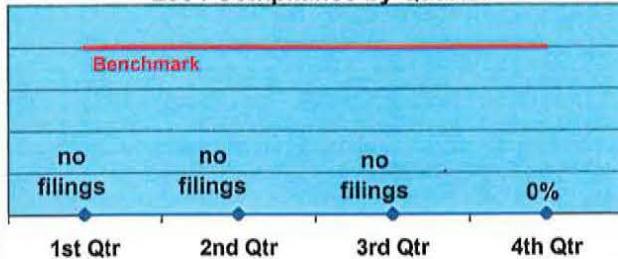
Annual Compliance Report

01/01/04 - 12/31/04

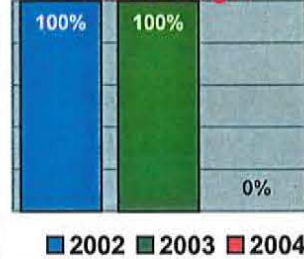
FILENE'S DEPARTMENT STORE

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

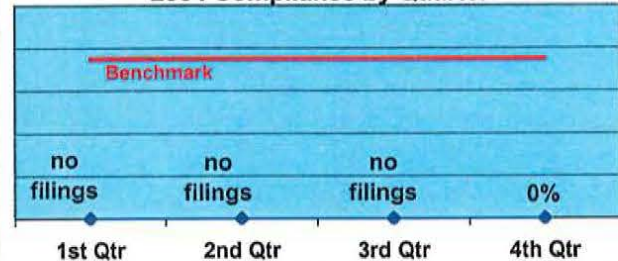
The Filenes insurance group consists of the following insurance entity:

S338 The May Department Store

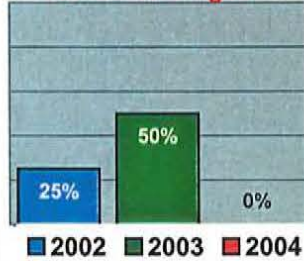
This insurance group is a self-insured employer.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

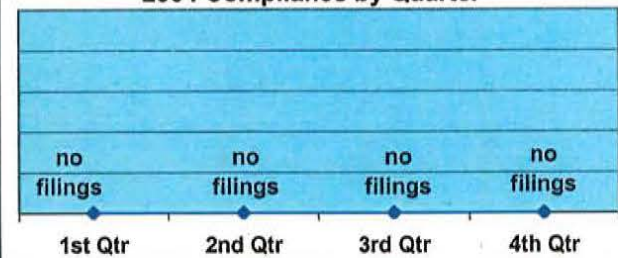


Annual Averages

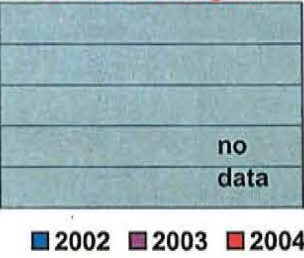


Notice of Controversy Filing Compliance

2004 Compliance by Quarter



Annual Averages

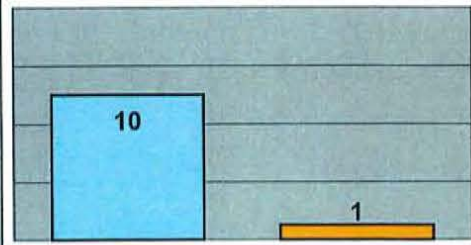


Utilization Analysis

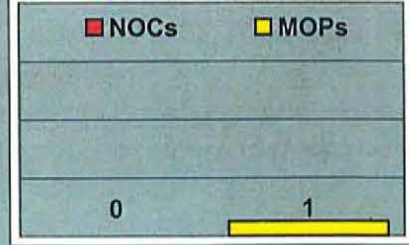
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

0%

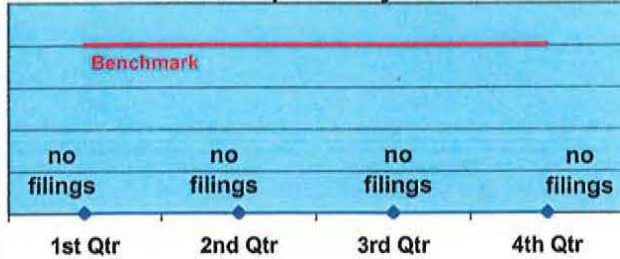
Annual Compliance Report

01/01/04 - 12/31/04

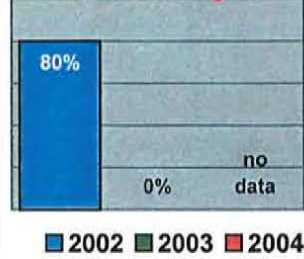
FIREMANS FUND

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

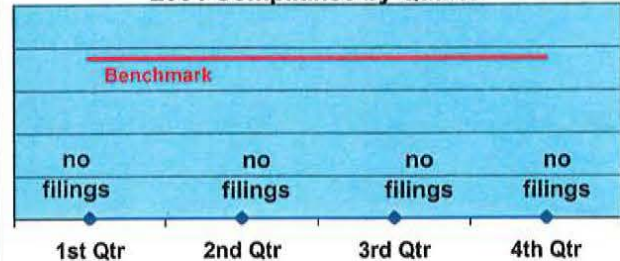
The Firemans Fund insurance group consists of the following insurance entities:

10022 American Automobile Ins
12289 American Insurance Co
12416 Firemans Fund American
12866 National Surety Corp

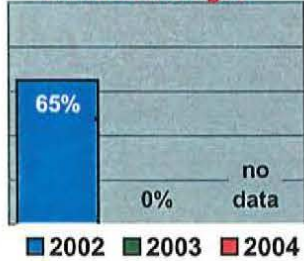
This insurance group is a standard insurer administering its own claims.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

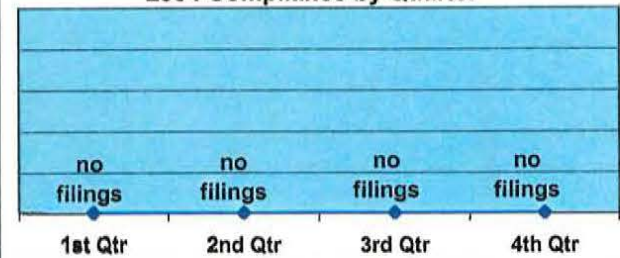


Annual Averages

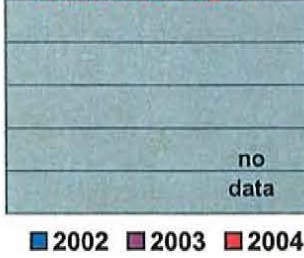


Notice of Controversy Filing Compliance

2004 Compliance by Quarter

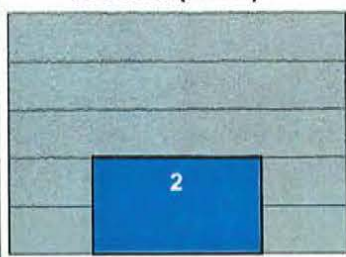


Annual Averages

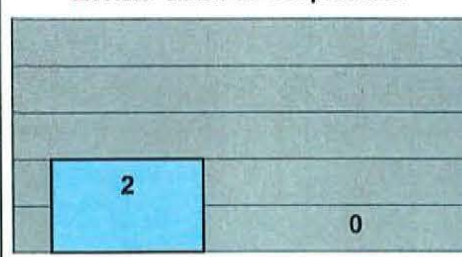


Utilization Analysis

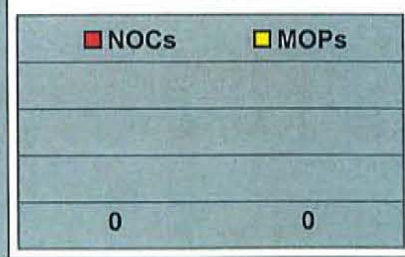
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied

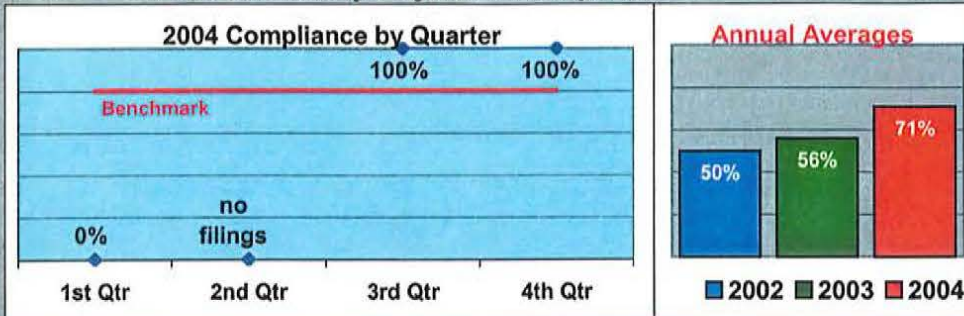
(Number Initial NOCs Received / Claims for Compensation)

0%

Annual Compliance Report 01/01/04 - 12/31/04

GAB ROBBINS

First Indemnity Payment Compliance



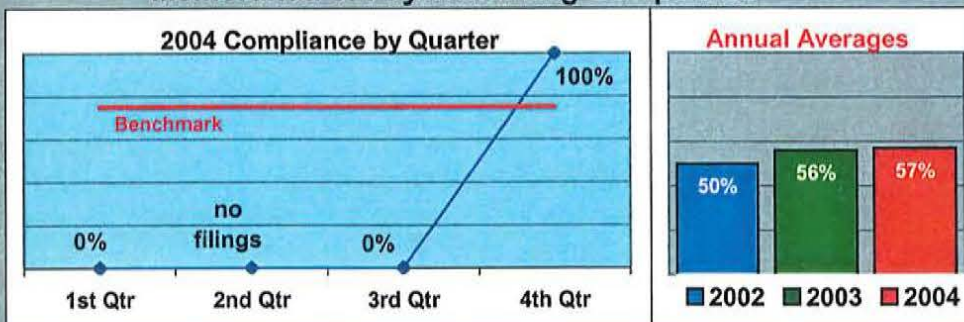
Summary

The GAB Robbins insurance group consists of the following insurance entities:

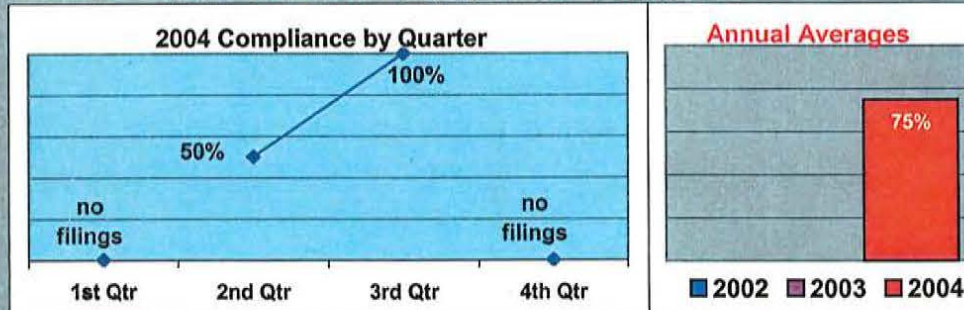
CT019 GAB Robbins
TPA2 GAB Robbins
S355 General Adjustment Bureau

This insurance group is a TPA administering the claims of self-insureds and insurance carriers.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

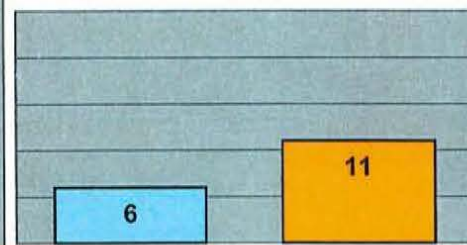


Utilization Analysis

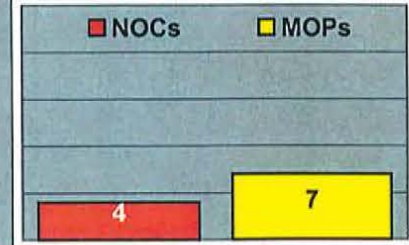
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

24%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

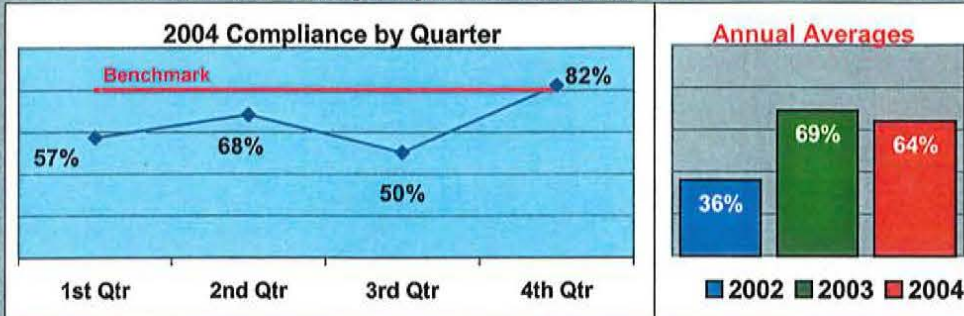
36%

Annual Compliance Report

01/01/04 - 12/31/04

GALLAGHER BASSETT

First Indemnity Payment Compliance



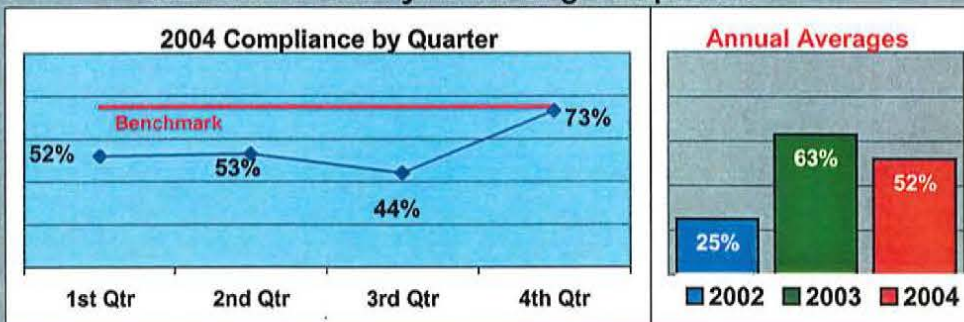
Summary

The Gallagher Bassett insurance group consists of the following insurance entities:

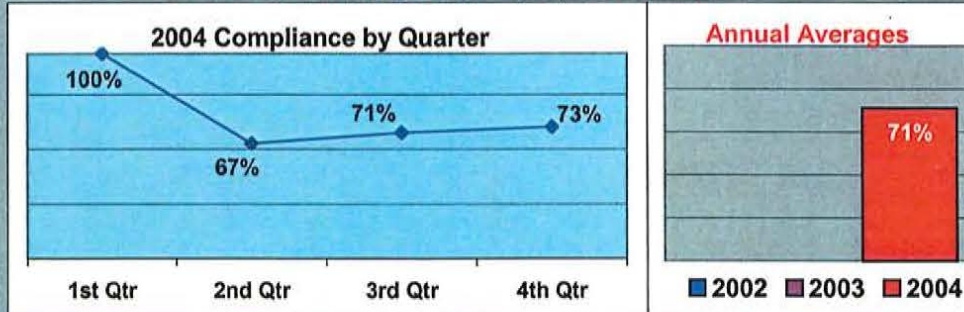
CT005 Gallagher Bassett Ins
 CT003 Gallagher Bassett Svcs
 CT036 Gallagher Bassett Svcs
 S304 Gallagher Bassett Svcs
 TPA6 Gallagher Bassett Svcs
 24147 N.American Specialty Ins
 21288 Pennsylvania Mgf Ind Co
 16349 Safety National Casualty

This insurance group is a TPA administering the claims of self-insureds and insurance carriers.

Memoranda of Payment Filing Compliance

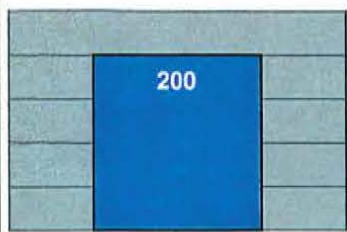


Notice of Controversy Filing Compliance

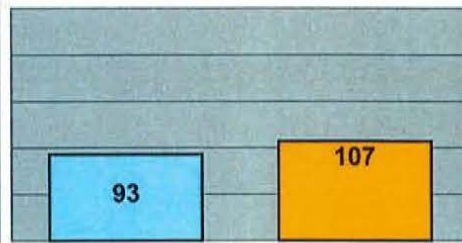


Utilization Analysis

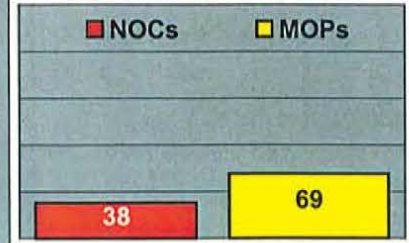
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

19%

Percent of Total Claims for Compensation Denied

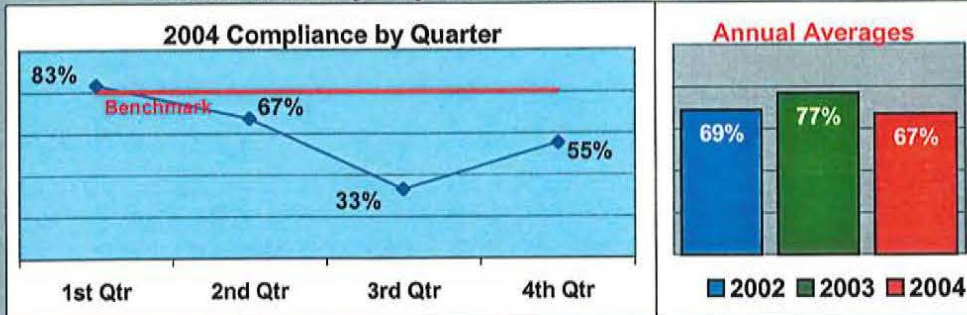
(Number Initial NOCs Received / Claims for Compensation)

36%

Annual Compliance Report
01/01/04 - 12/31/04

GATES MACDONALD

First Indemnity Payment Compliance



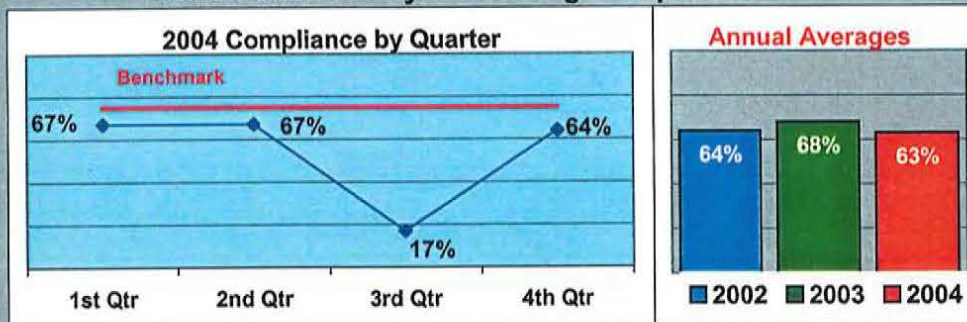
Summary

The Gates MacDonald insurance group consists of the following insurance entities:

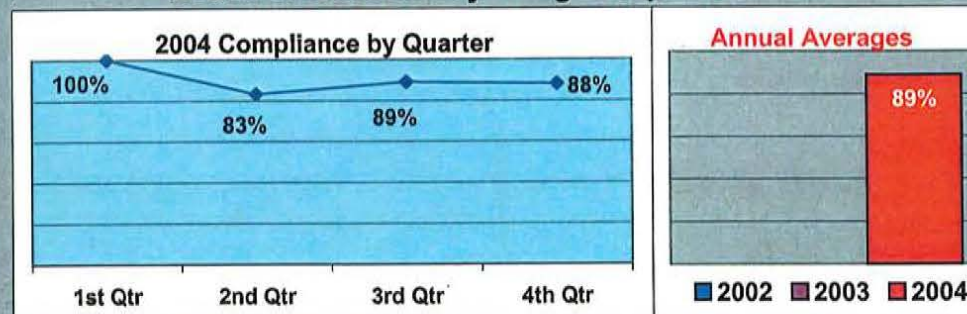
CT015 Gates MacDonald
S743 Gates MacDonald
TPA23 Gates MacDonald/U Me
TPA14 Gates MacDonald
11509 Old Republic Ins Co

This insurance group is a TPA administering claims for self-insureds and insurance carriers.

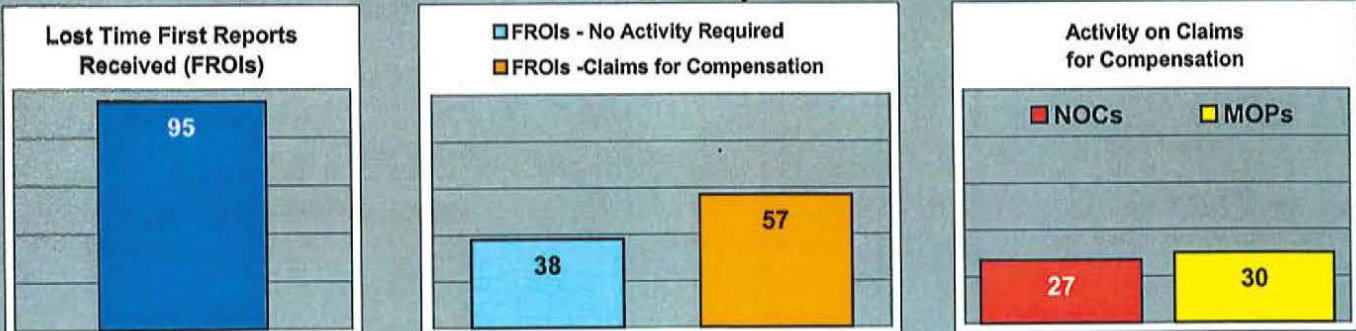
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

28%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

47%

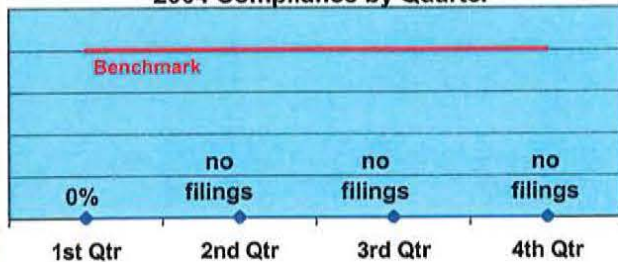
Annual Compliance Report

01/01/04 - 12/31/04

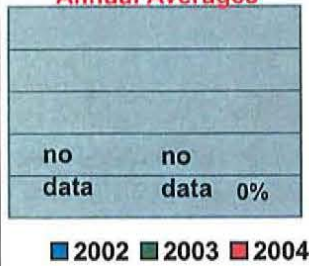
GREAT AMERICAN INSURANCE CO

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

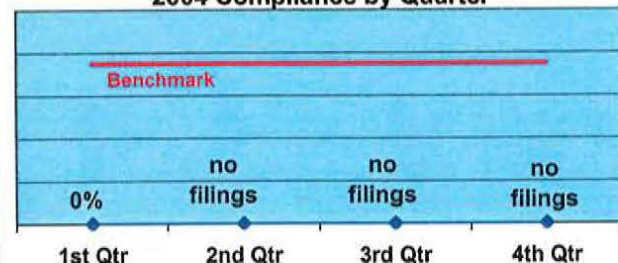
The Great American Insurance group consists of the following insurance entities:

14028 Great American Allnce Ins
14176 Great American Ins Co
24287 Seven Hills Insurance Co

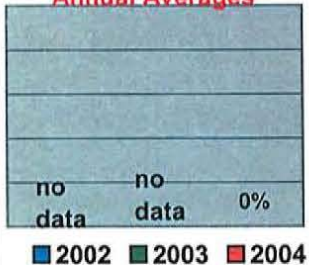
This insurance group is a standard carrier.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

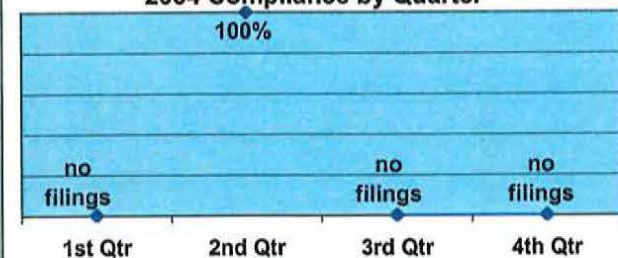


Annual Averages

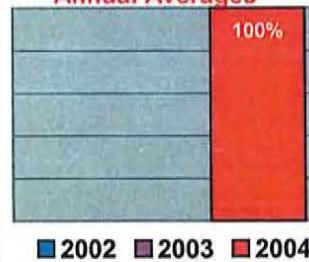


Notice of Controversy Filing Compliance

2004 Compliance by Quarter

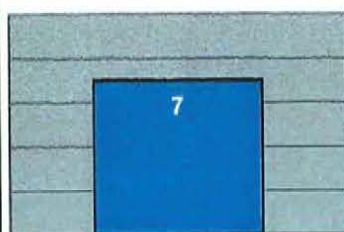


Annual Averages

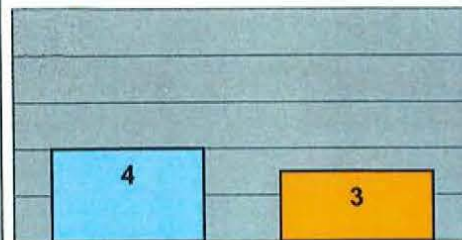


Utilization Analysis

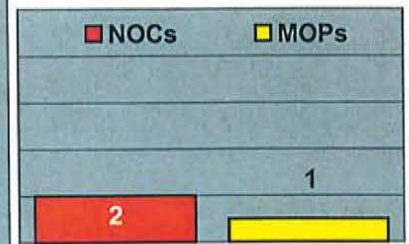
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

29%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

67%

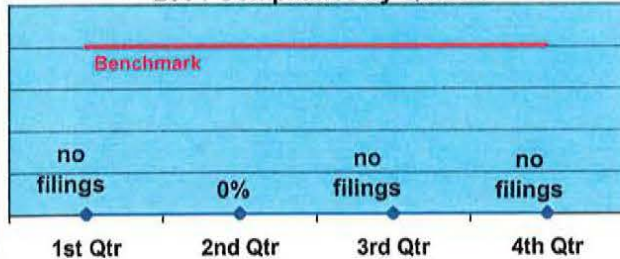
Annual Compliance Report

01/01/04 - 12/31/04

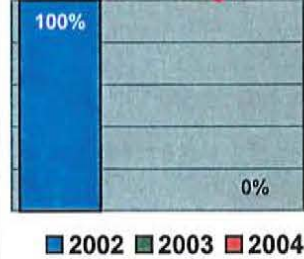
GREAT WEST CASUALTY

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

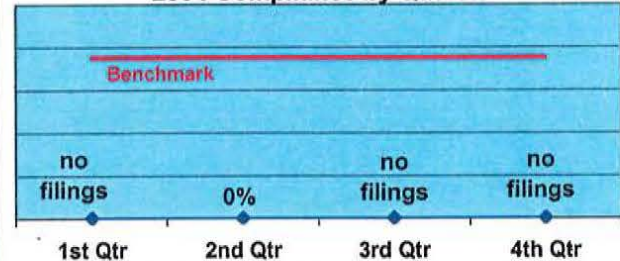
Great West Casualty insurance group consists of the following insurance entity:

11371 Great West Casualty

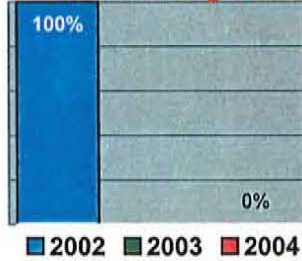
This insurance group is a standard insurer.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

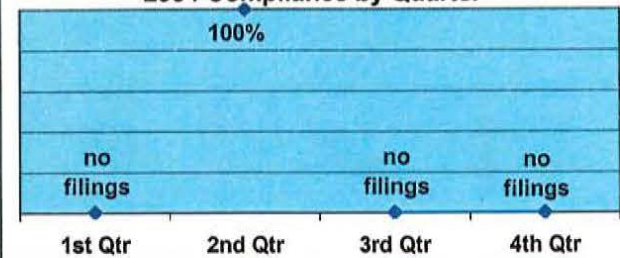


Annual Averages

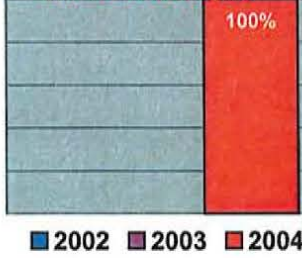


Notice of Controversy Filing Compliance

2004 Compliance by Quarter

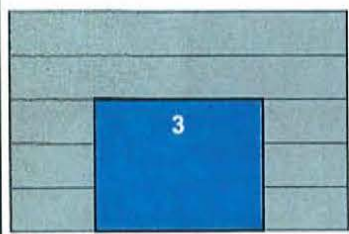


Annual Averages

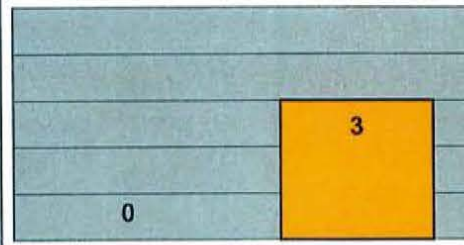


Utilization Analysis

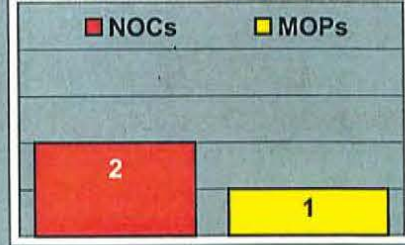
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

67%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

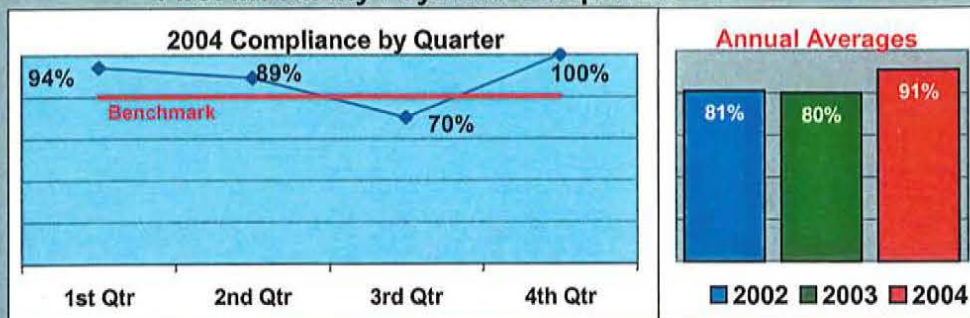
67%

Annual Compliance Report

01/01/04 - 12/31/04

GUARD GROUP

First Indemnity Payment Compliance



Summary

The Guard insurance group consists of the following insurance entities:

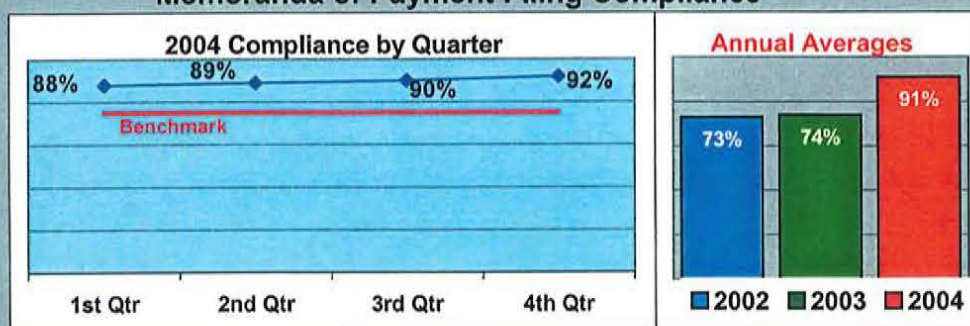
21873 Amguard Ins Co
33936 Eastguard Ins Co
25844 Norguard Ins Co

This insurance group is a standard insurer.

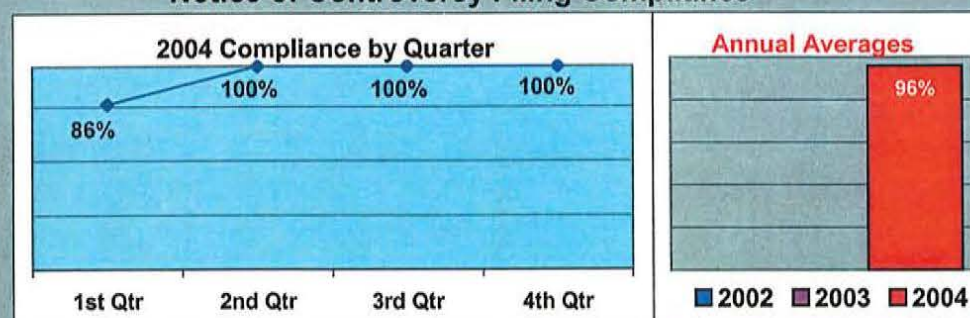
This insurance group was under a CAP in 2003, but it was lifted after the fourth quarter reconciliation report.

This insurance group is a High Compliance Performer.

Memoranda of Payment Filing Compliance

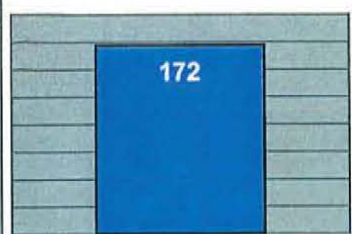


Notice of Controversy Filing Compliance

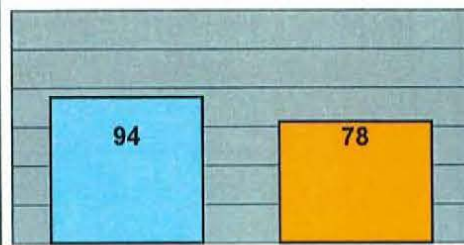


Utilization Analysis

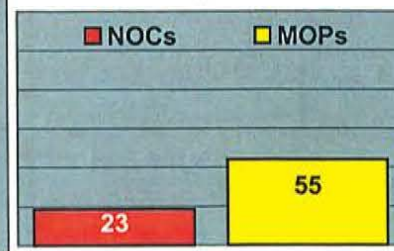
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

13%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

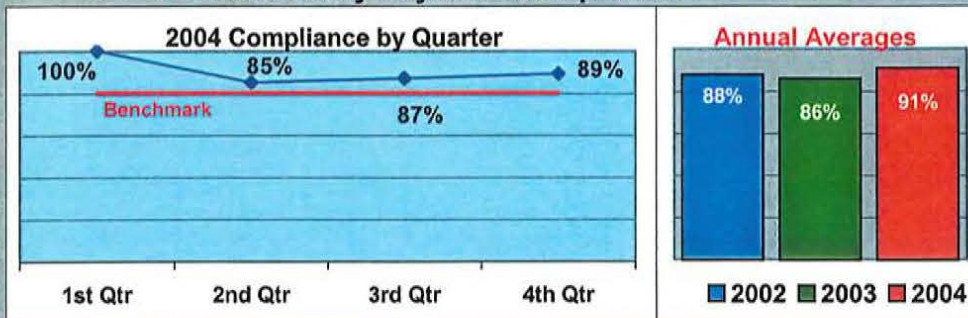
29%

Annual Compliance Report

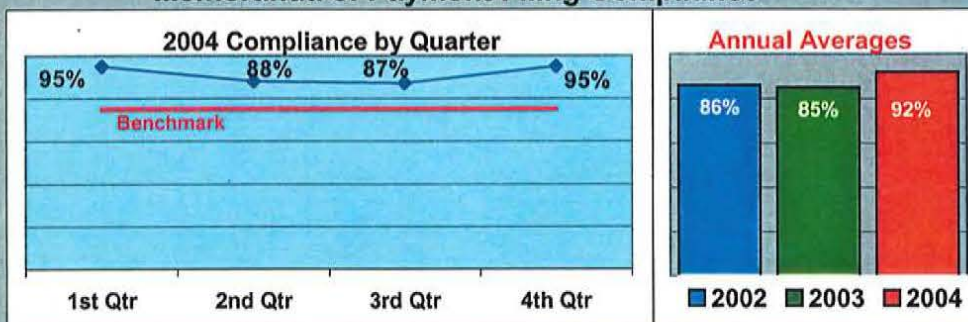
01/01/04 - 12/31/04

HANNAFORD BROTHERS

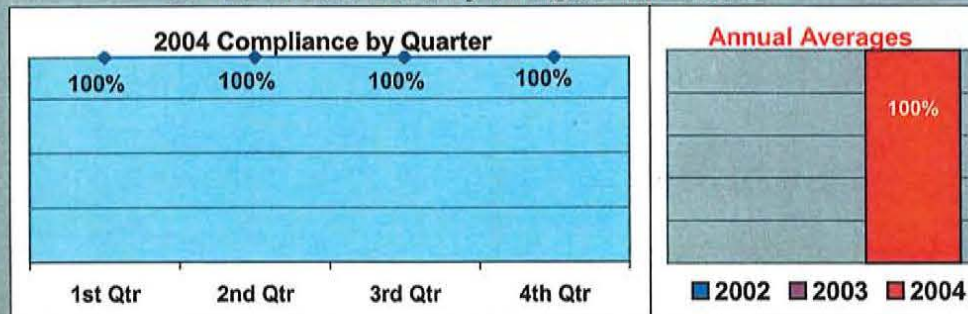
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

Hannaford Brothers insurance group consists of the following insurance entity:

S381 Hannaford Brothers

This insurance group is a self-insured employer.

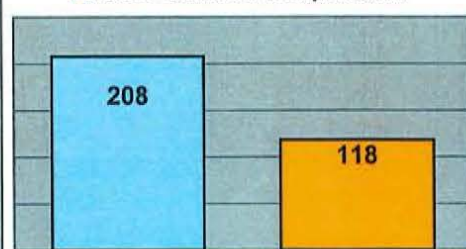
This insurance group is a High Compliance Performer.

Utilization Analysis

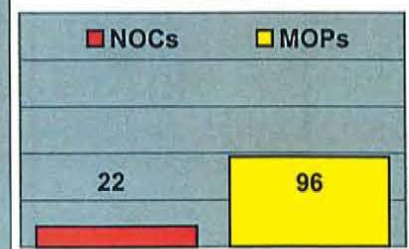
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

7%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

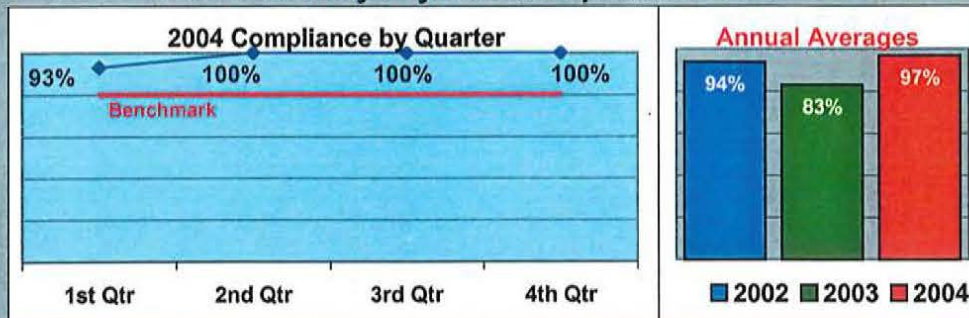
19%

Annual Compliance Report

01/01/04 - 12/31/04

HANOVER INSURANCE GROUP

First Indemnity Payment Compliance



Summary

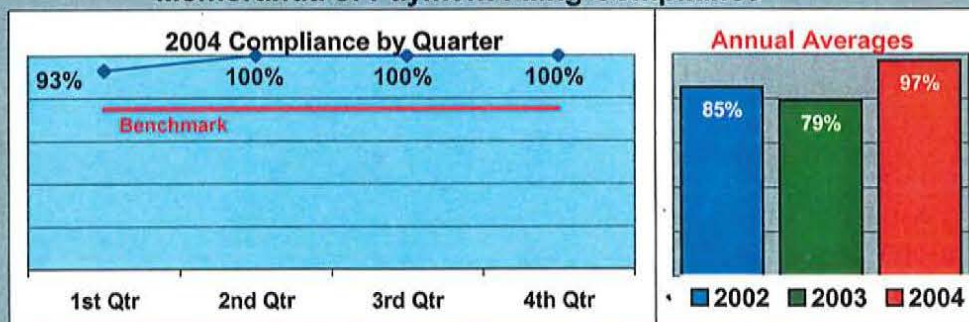
The Hanover insurance group consists of the following insurance entities:

11002 Citizens Ins Co of America
13633 Hanover Insurance Co
10006 Massachusetts Bay Ins Co

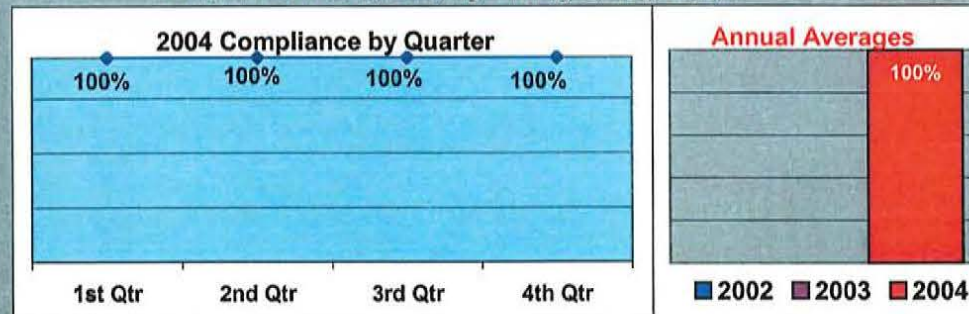
This insurance group is a standard insurer.

This insurance group is a High Compliance Performer.

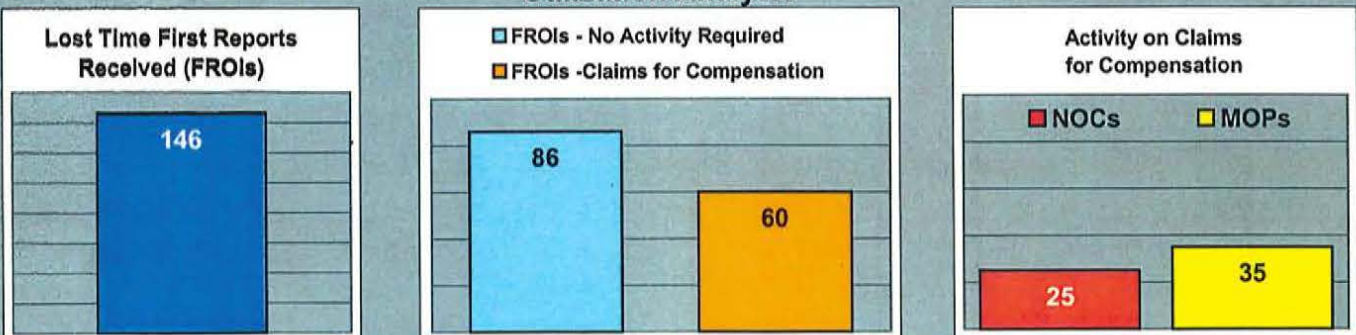
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

17%

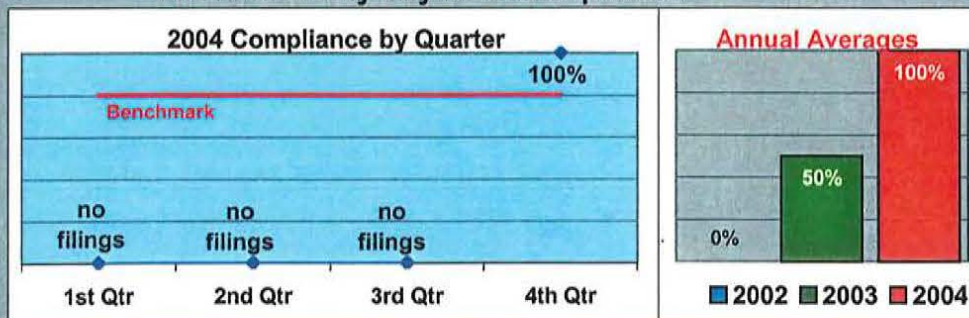
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

42%

Annual Compliance Report
01/01/04 - 12/31/04

HARLEYSVILLE WORCESTER INS CO

First Indemnity Payment Compliance



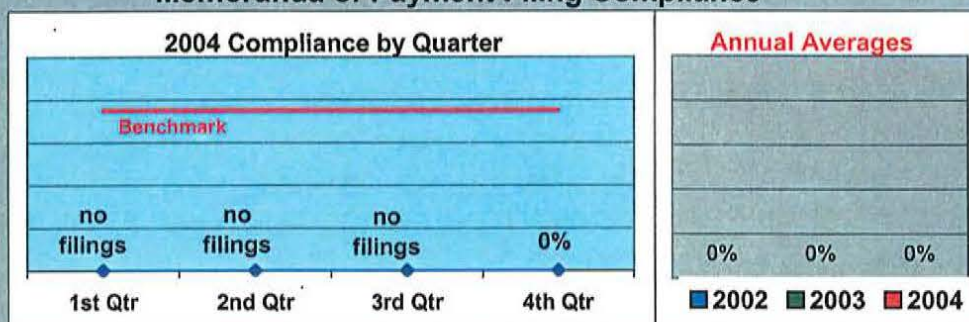
Summary

The Harleysville Worcester insurance group consists of the following insurance entity:

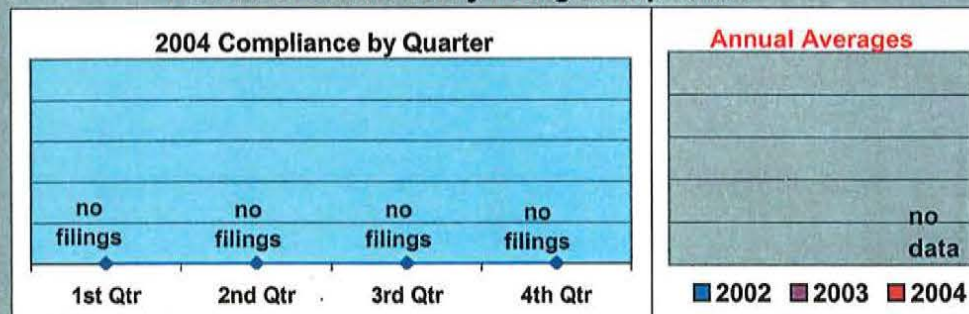
21644 Harleysville Worcester Ins

This insurance group is a standard insurer.

Memoranda of Payment Filing Compliance

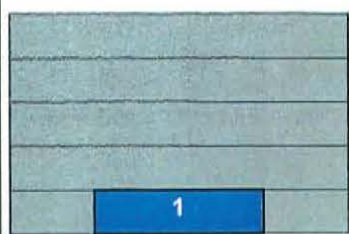


Notice of Controversy Filing Compliance

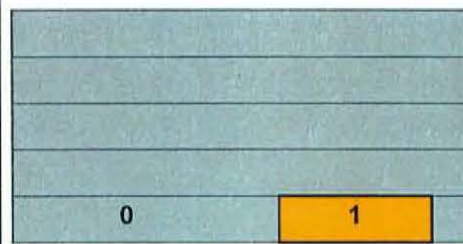


Utilization Analysis

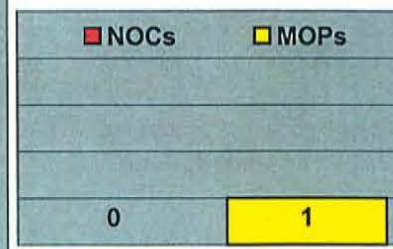
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required
FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

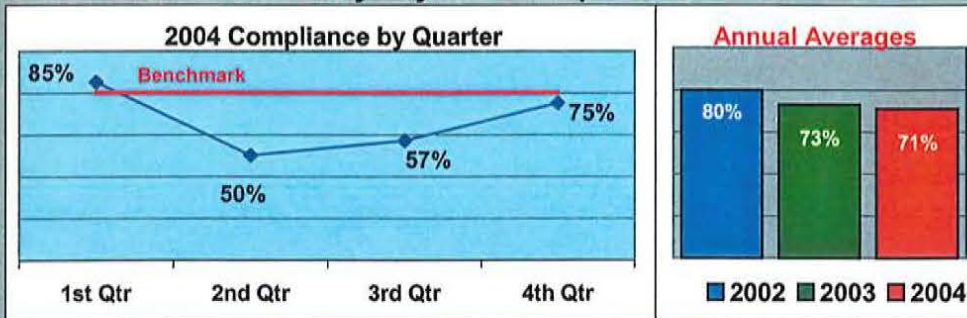
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

0%

Annual Compliance Report
01/01/04 - 12/31/04

HARTFORD INSURANCE GROUP

First Indemnity Payment Compliance



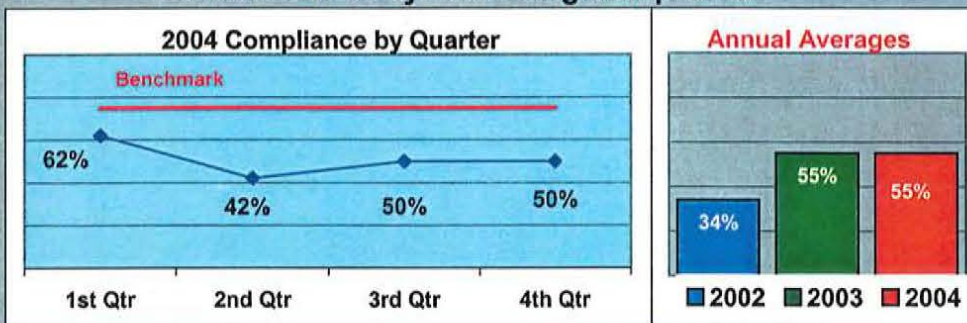
Summary

The Hartford insurance group consists of the following insurance entities:

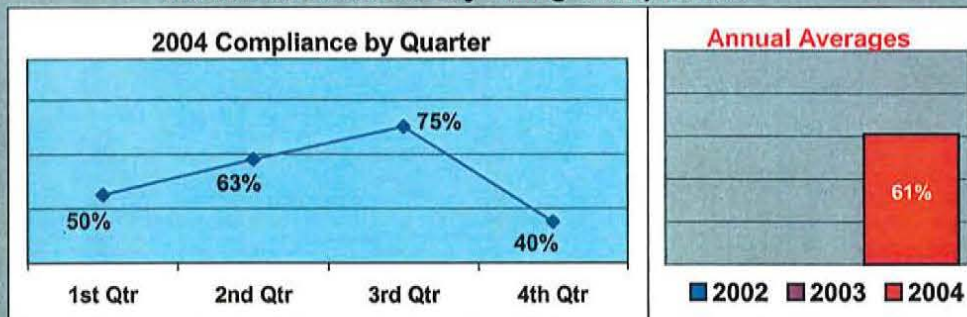
CT033 Custard Adjusters
14397 Hartford Casualty Ins Co
13269 Hartford Fire Ins Co
20605 Hartford Ins Co Midwest
10456 New York Underwriters
CT026 Specialty Risk Srvs Inc
CT037 Specialty Risk Srvs Inc
10448 The Hartford
14974 Twin City Fire Ins Co

This insurance group is a standard insurer and a TPA for other insurance carriers.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

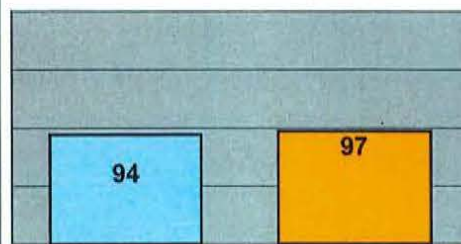


Utilization Analysis

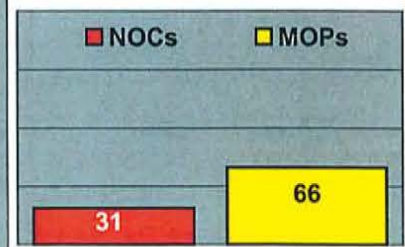
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required
FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

16%

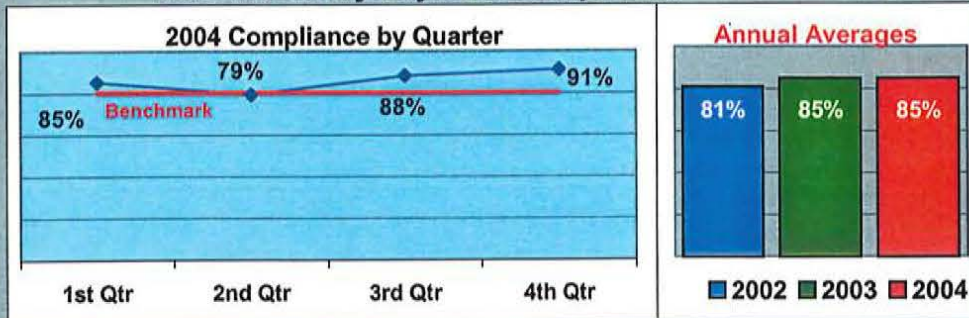
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

32%

Annual Compliance Report
01/01/04 - 12/31/04

LIBERTY MUTUAL GROUP

First Indemnity Payment Compliance



Summary

The Liberty Mutual insurance group consists of the following insurance entities:

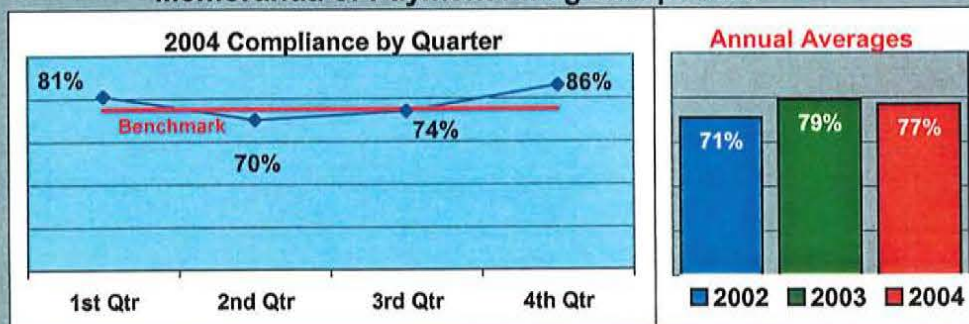
15555 Employers Ins of Wausau
27359 First Liberty Ins Group
CT009 Helmsman Mgmt Svcs
S321 Helmsman Mgmt Svcs
21814 Liberty Insurance Corp
16586 Liberty Mutual Fire Ins
15628 Liberty Mutual Ins Co
27243 Liberty Mutual Ins Corp
27332 Wausau Business Ins Co
18996 Wausau Underwriters

This insurance group is a standard insurer and administers claims for other carriers and self-insureds.

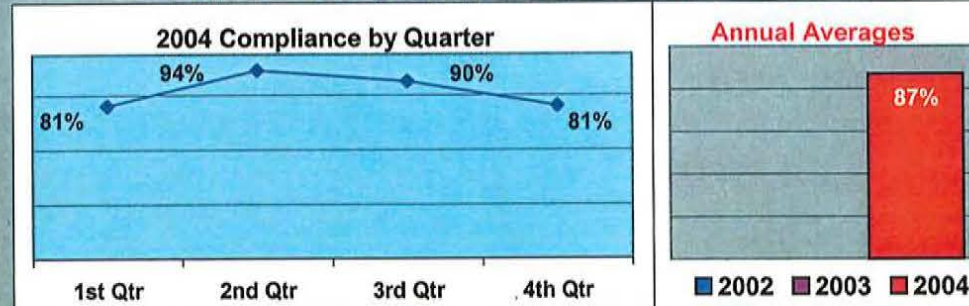
Liberty Mutual filed 212 Initial Indemnity MOPs in 2004.

This insurance group met or exceeded both of the benchmarks for Initial Indemnity Payments and filing of Initial MOPs.

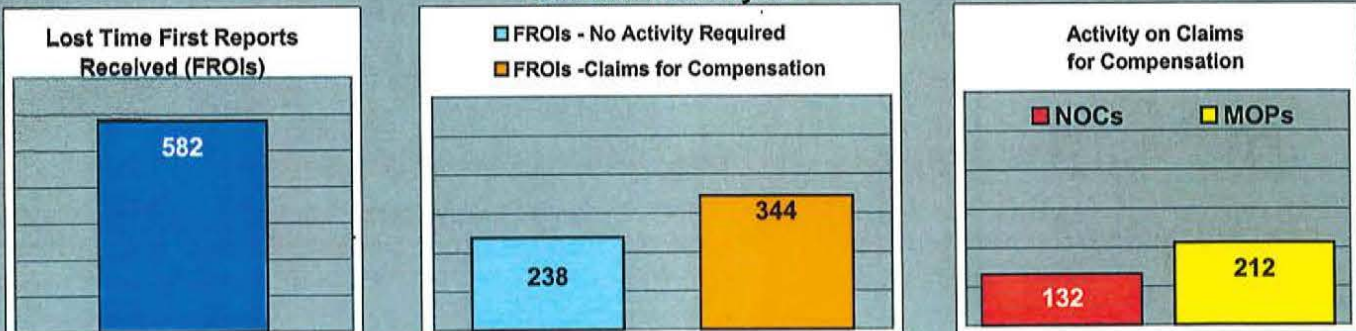
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

23%

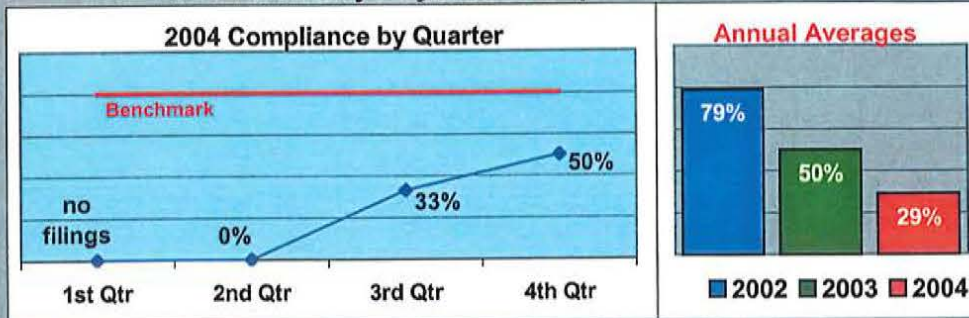
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

38%

Annual Compliance Report
01/01/04 - 12/31/04

MAINE ADJUSTMENT

First Indemnity Payment Compliance



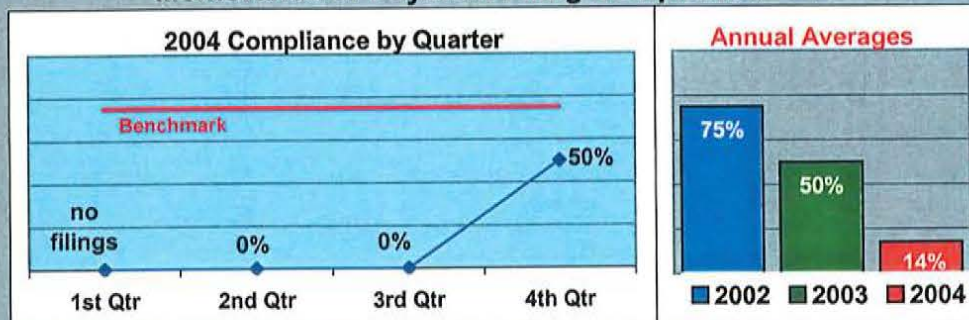
Summary

Maine Adjustment insurance group consists of the following insurance entities:

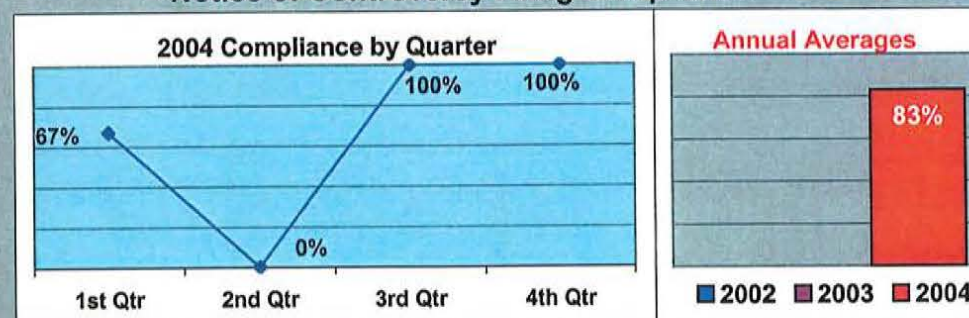
CT004 Maine Adjustment Svcs
31771 Savers Property & Casualty
24562 Star Insurance
12777 United States Fire Ins Co

This insurance group is a TPA for insurance carriers.

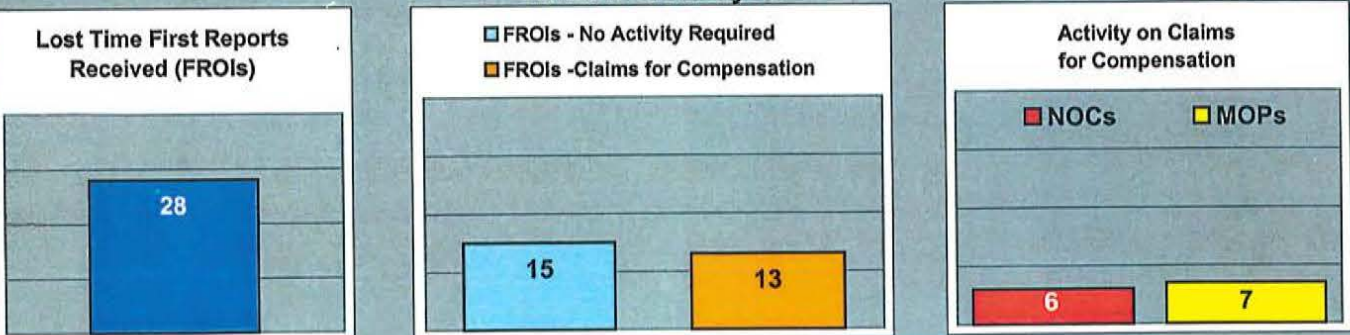
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

21%

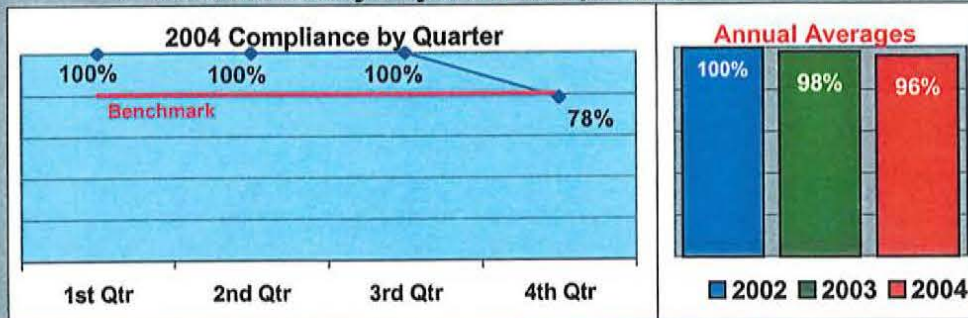
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

46%

Annual Compliance Report
01/01/04 - 12/31/04

MAINE AUTOMOBILE DEALERS

First Indemnity Payment Compliance



Summary

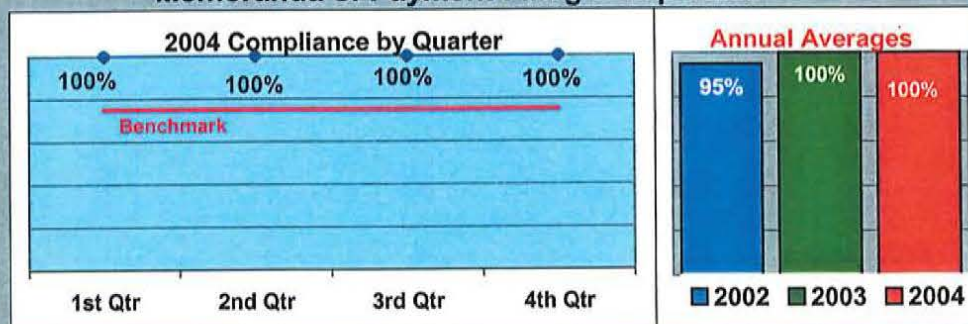
Maine Automobile Dealers insurance group consists of the following insurance entity:

S803 Maine Automobile Dealers
S391 Maine Automobile Dealers

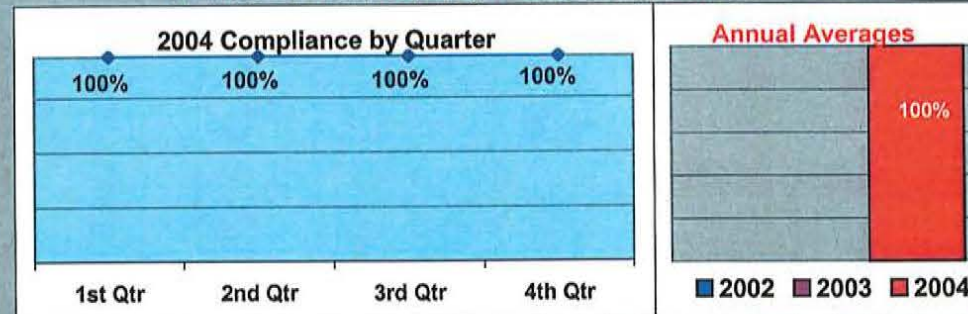
This insurance group is a self-insured employer.

This insurance group is a High Compliance Performer.

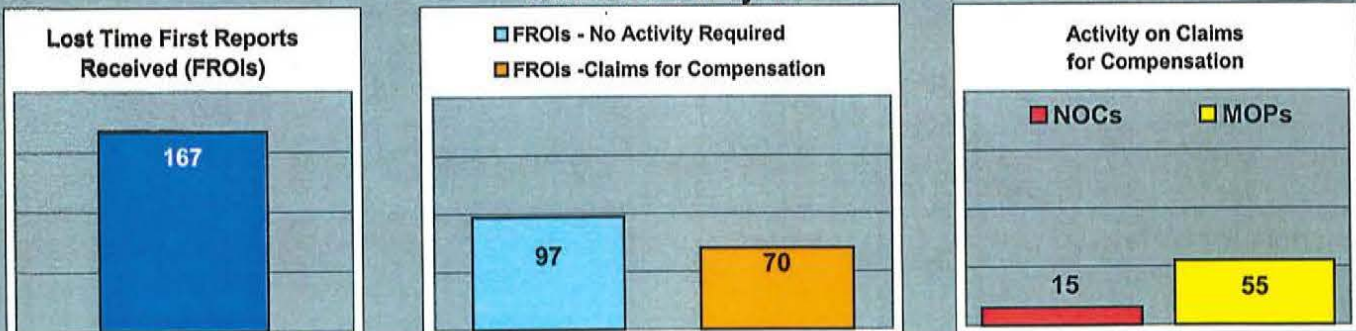
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

9%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

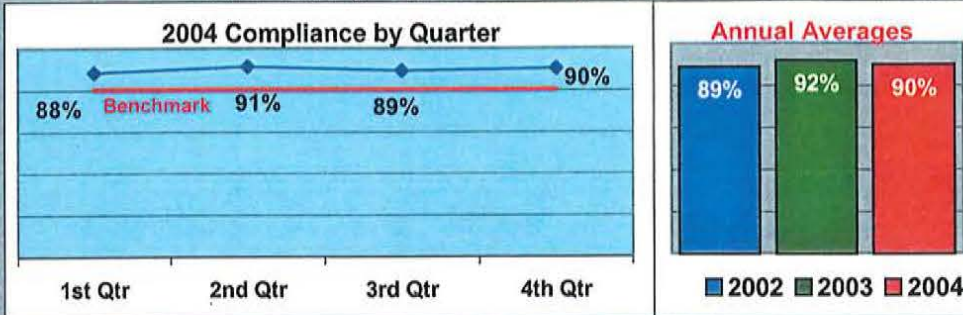
21%

Annual Compliance Report

01/01/04 - 12/31/04

MAINE EMPLOYERS' MUTUAL INSURANCE

First Indemnity Payment Compliance



Summary

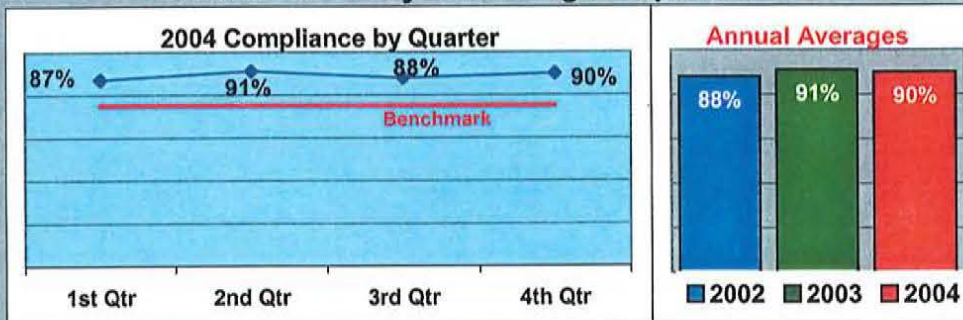
Maine Employers Mutual insurance group consists of the following insurance entities:

30449 Maine Employers Mut Ins
TPA28 Maine Employers Mut Ins

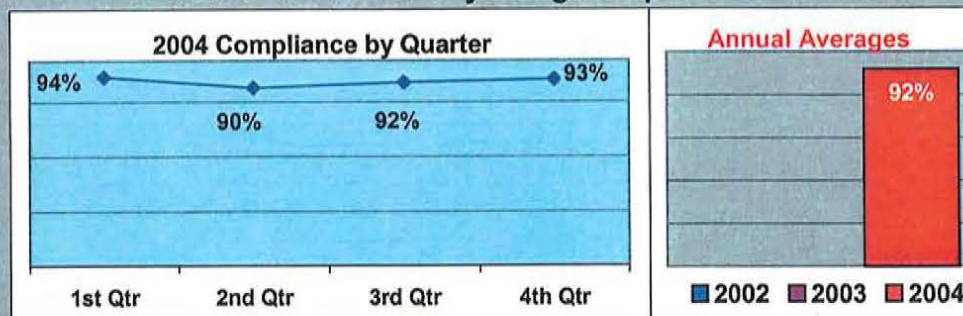
This insurance group is a standard insurer and administers some claims for self-insureds.

This insurance group is a High Compliance Performer.

Memoranda of Payment Filing Compliance

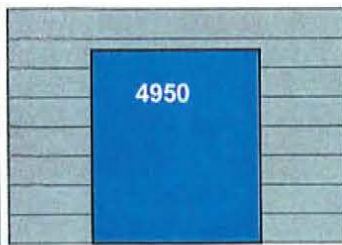


Notice of Controversy Filing Compliance

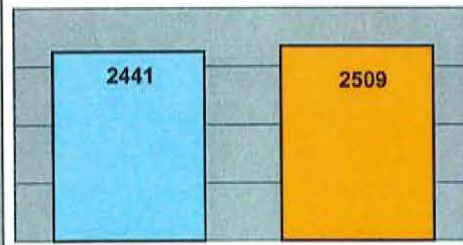


Utilization Analysis

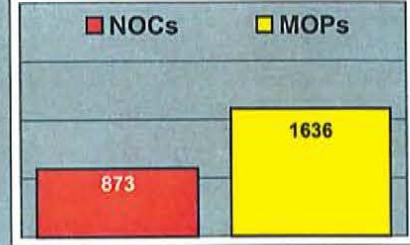
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

18%

Percent of Total Claims for Compensation Denied

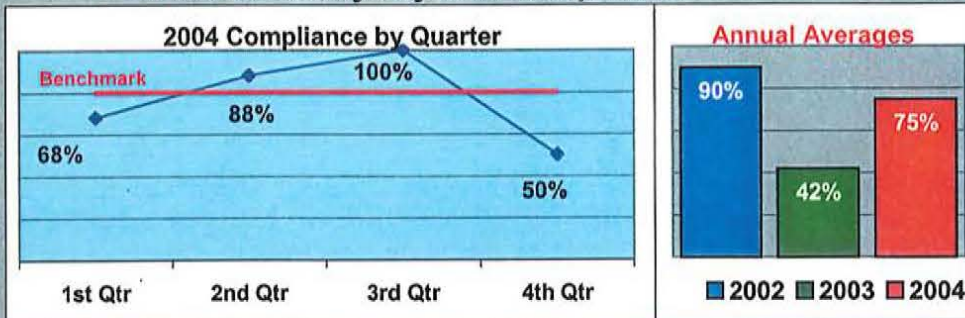
(Number Initial NOCs Received / Claims for Compensation)

35%

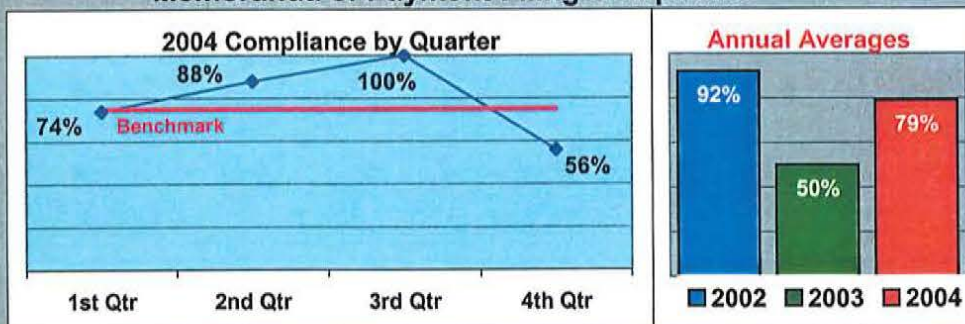
Annual Compliance Report
01/01/04 - 12/31/04

MAINE HEALTH CARE ASSOCIATION

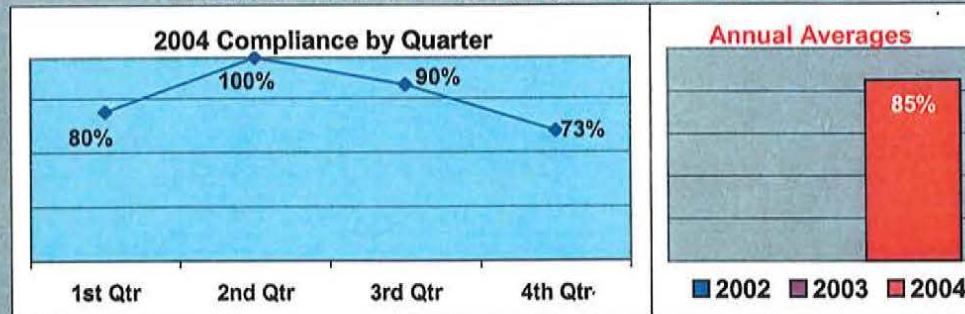
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

Maine Health Care insurance group consists of the following insurance entity:

S387 Maine Health Care Assn

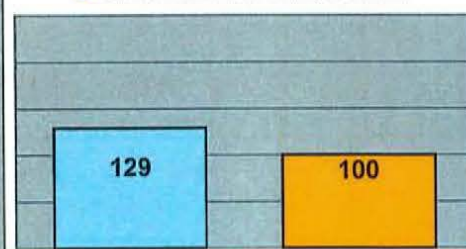
This insurance group is a self-insured employer.

Utilization Analysis

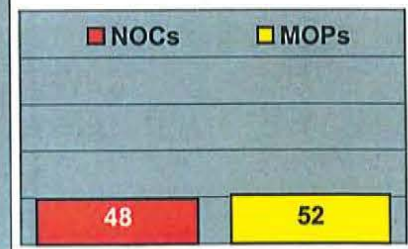
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required
FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

21%

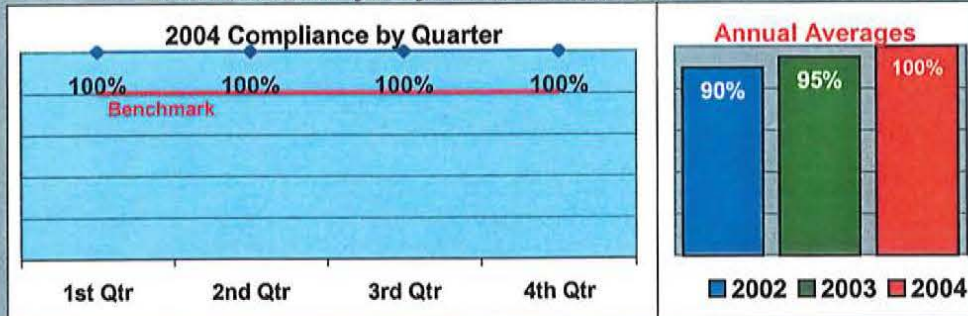
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

48%

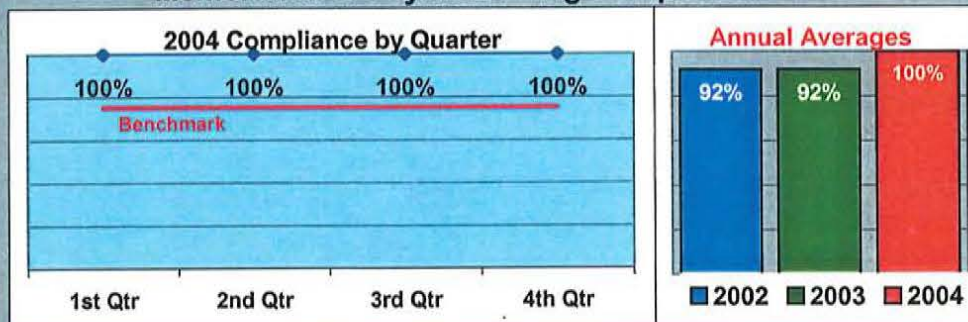
Annual Compliance Report
01/01/04 - 12/31/04

MAINE MOTOR TRANSPORT ASSOCIATION

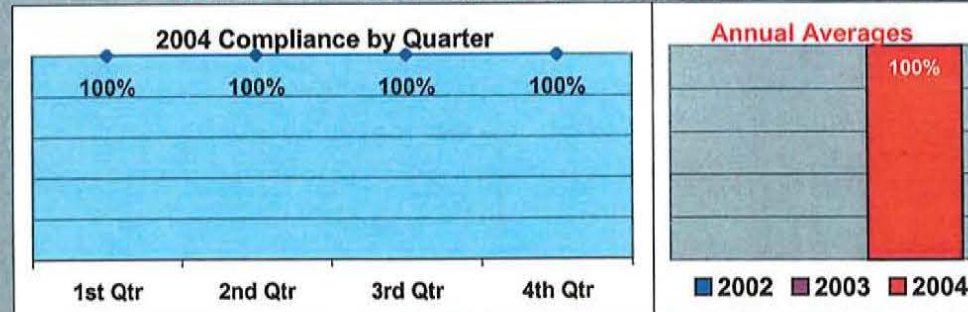
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

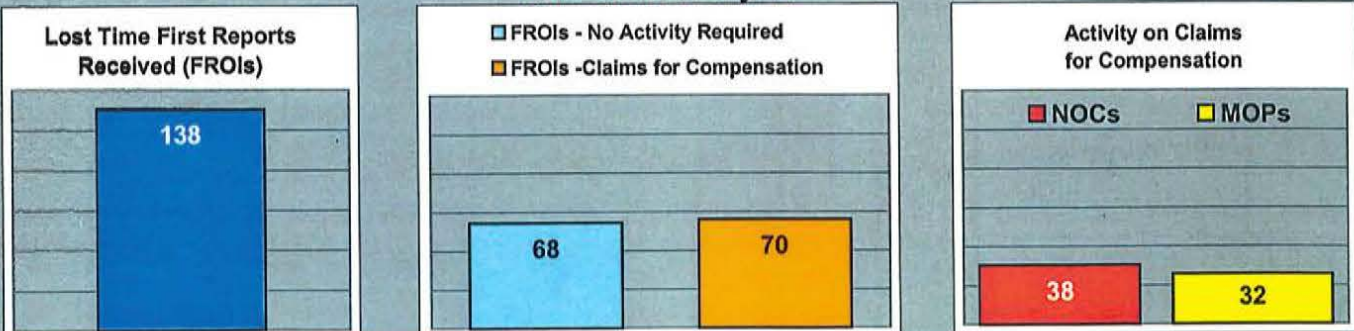
Maine Motor Transport insurance group consists of the following insurance entity:

S385 Maine Motor Transport

This insurance group is a self-insured employer.

This insurance group is a High Compliance Performer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

28%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

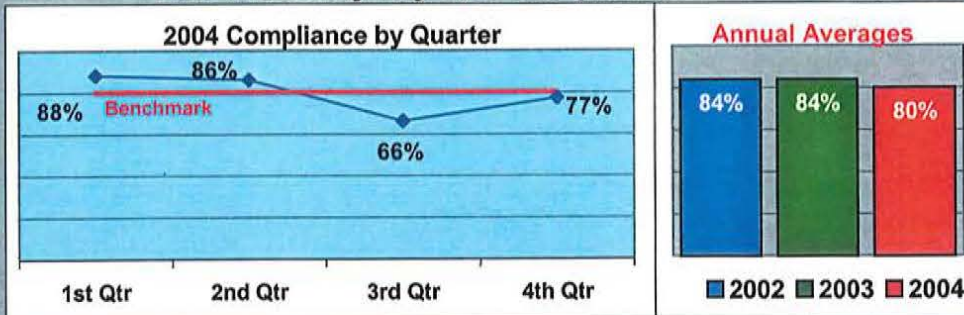
54%

Annual Compliance Report

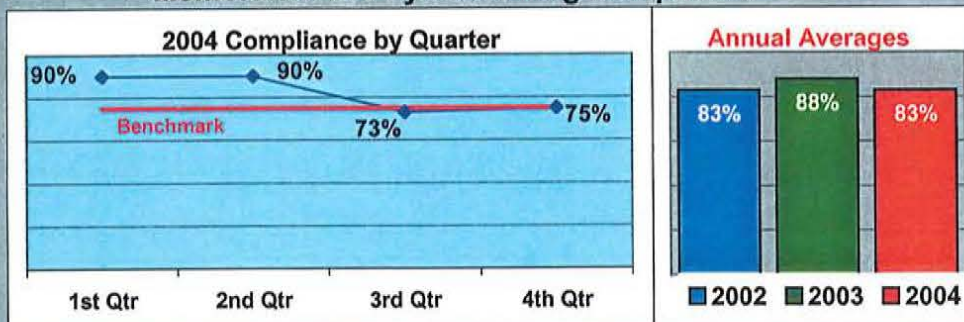
01/01/04 - 12/31/04

MAINE MUNICIPAL ASSOCIATION

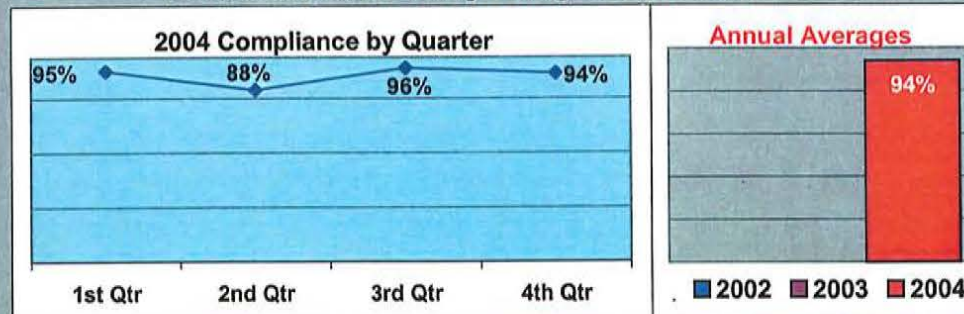
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



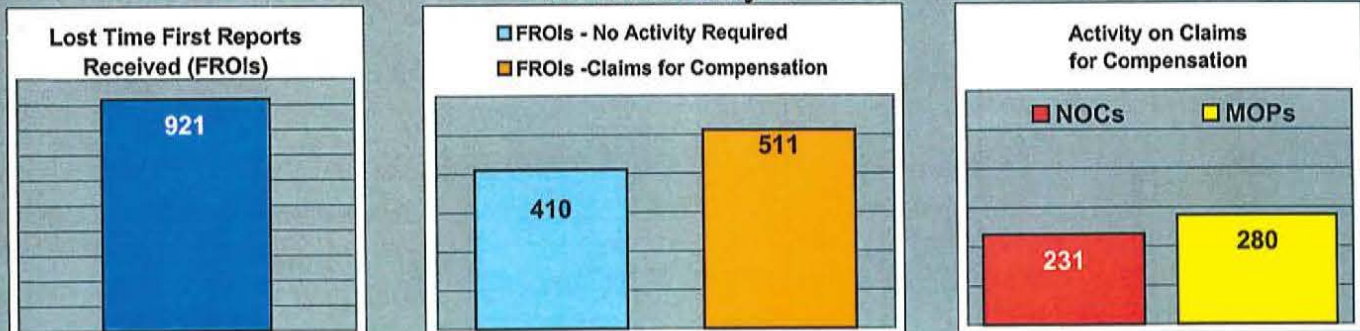
Summary

Maine Municipal insurance group consists of the following insurance entities:

S801 Maine Municipal Assoc
S733 Portland, City of

This insurer is a self-insured employer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

25%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

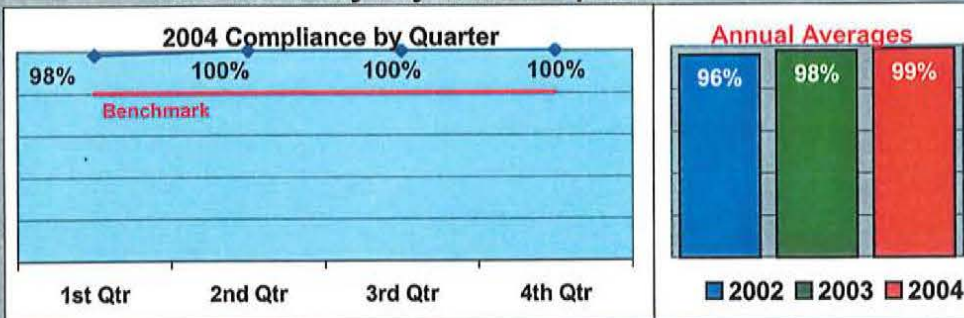
45%

Annual Compliance Report

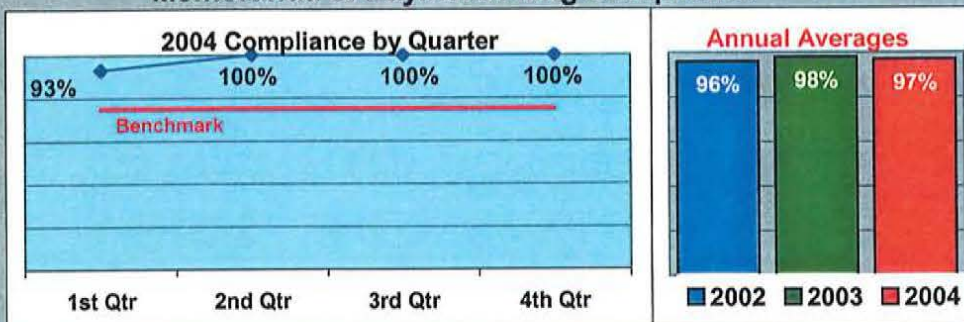
01/01/04 - 12/31/04

MAINE SCHOOL MANAGEMENT

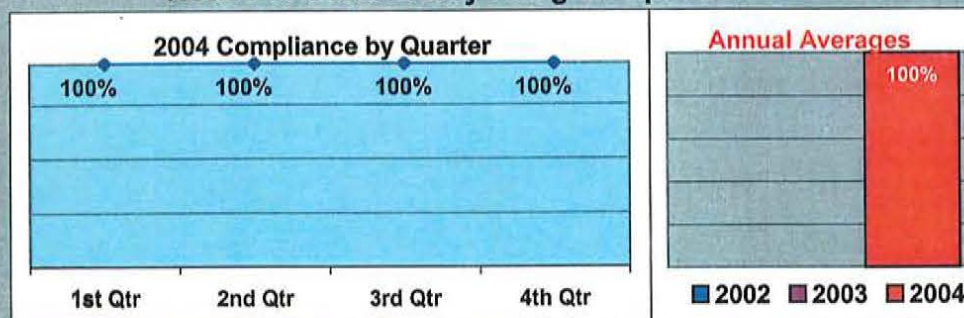
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

Maine School Management insurance group consists of the following insurance entity:

S374 Maine School Mgmt Assoc

This insurance group is a self-insured employer.

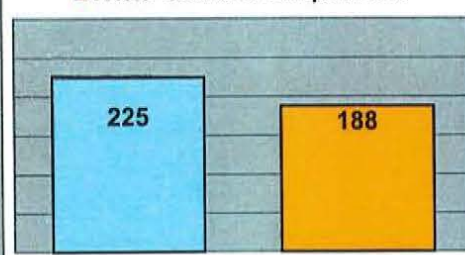
This insurance group is a High Compliance Performer.

Utilization Analysis

Lost Time First Reports Received (FROIs)



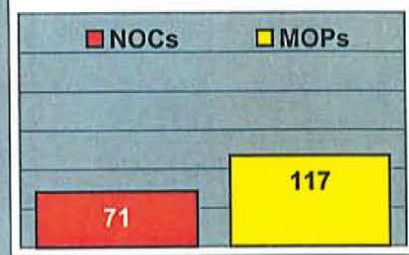
FROIs - No Activity Required



FROIs - Claims for Compensation

188

Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

17%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

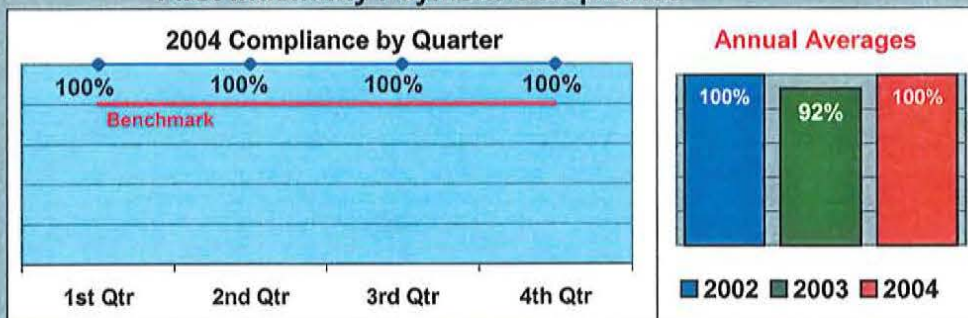
38%

Annual Compliance Report

01/01/04 - 12/31/04

MEAD WESTVACO (NEWPAGE CORP.)

First Indemnity Payment Compliance



Summary

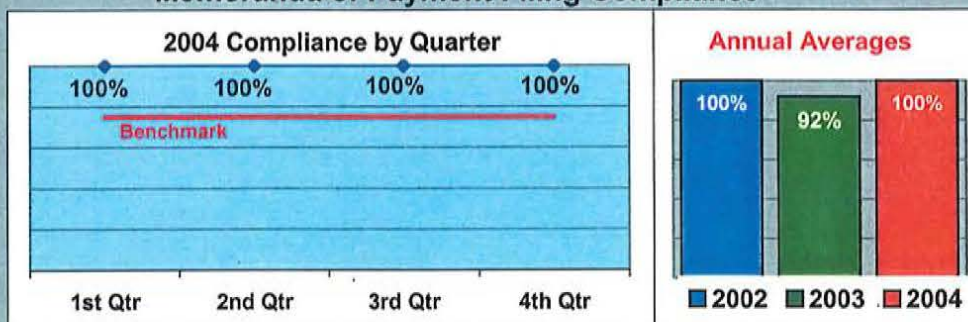
The Mead Westvaco insurance group consists of the following insurance entity:

S394 Mead Oxford Corporation

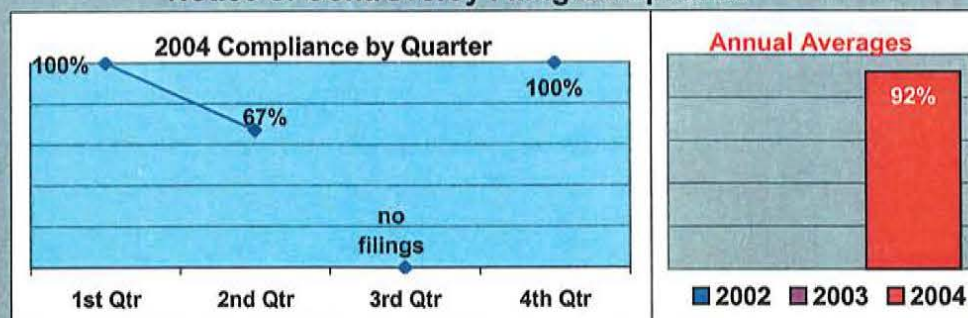
This insurance group is a self-insured employer administering its own claims.

This insurance group is a High Compliance Performer.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

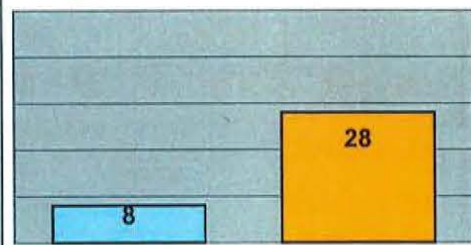


Utilization Analysis

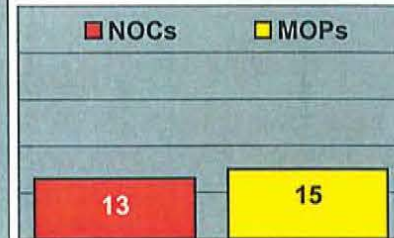
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

36%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

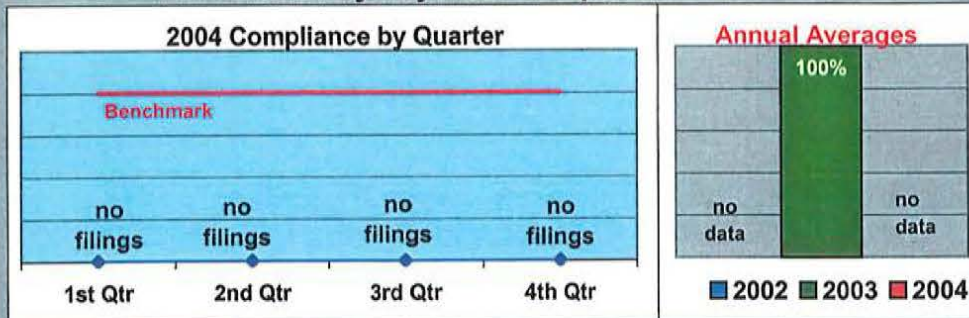
46%

Annual Compliance Report

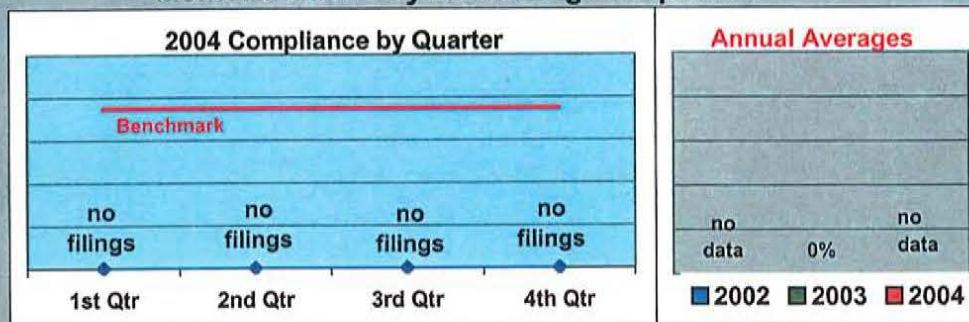
01/01/04 - 12/31/04

MID-STATE ADJUSTING (ARROW MUTUAL)

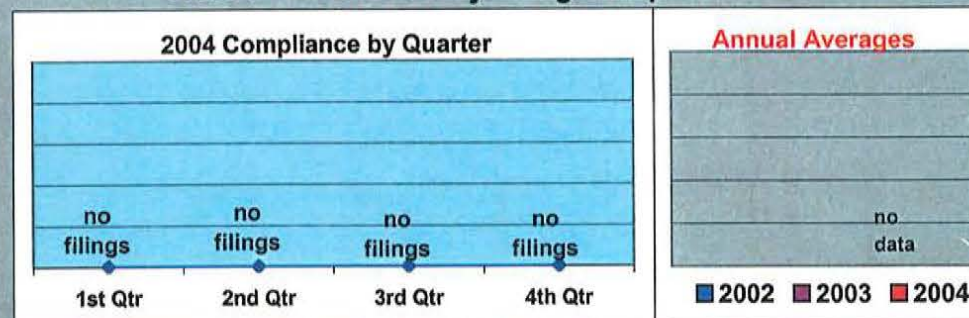
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

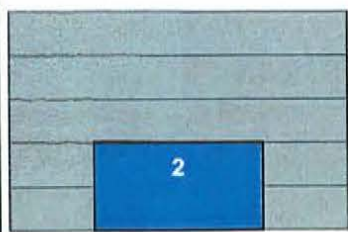
Arrow Mutual claims are administered by Mid State Adjustment Company. This insurance group consists of the following insurance entity:

16640 Arrow Mutual Ins Co

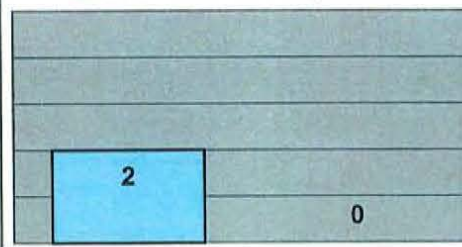
This insurance group is a TPA for standard insurers.

Utilization Analysis

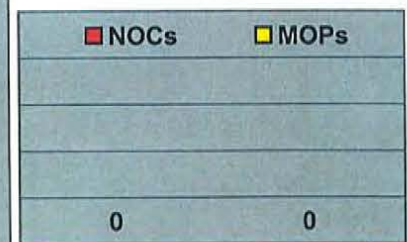
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

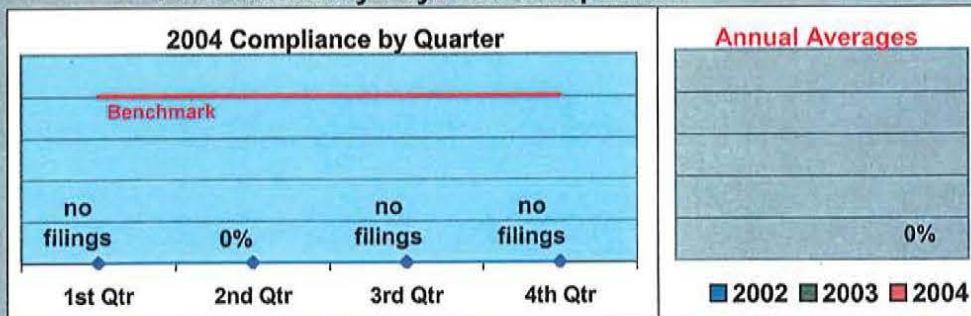
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

0%

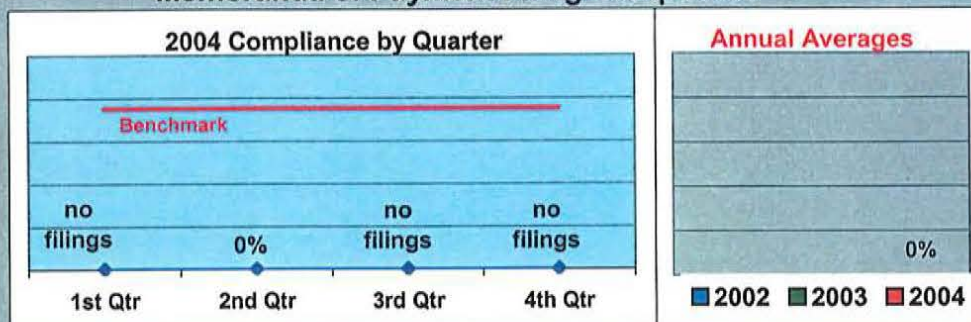
Annual Compliance Report
01/01/04 - 12/31/04

MITSUI SUMITOMO INS CO OF AMERICA

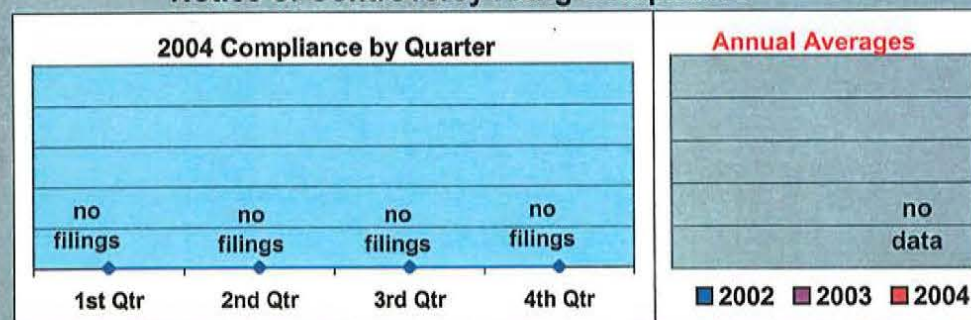
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



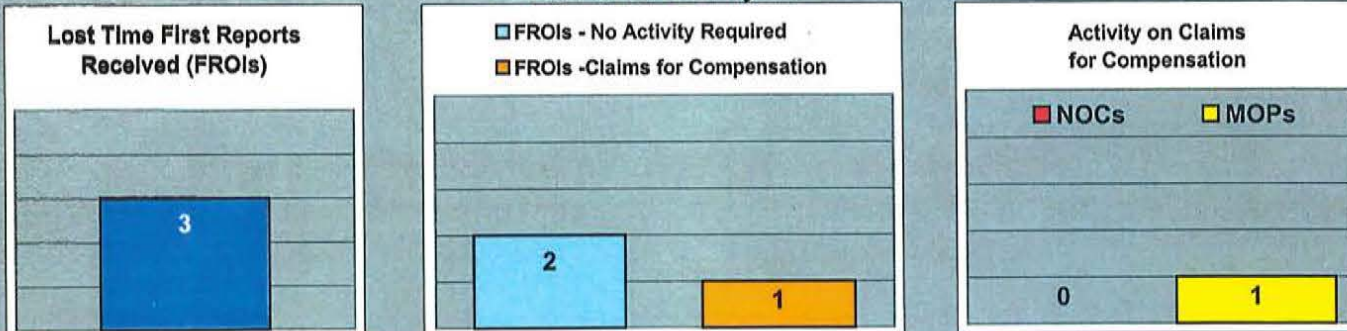
Summary

The Mitsui Sumitomo insurance group consists of the following insurance entity:

19089 Mitsui Sumitomo Ins Co

This insurance group is a standard insurer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

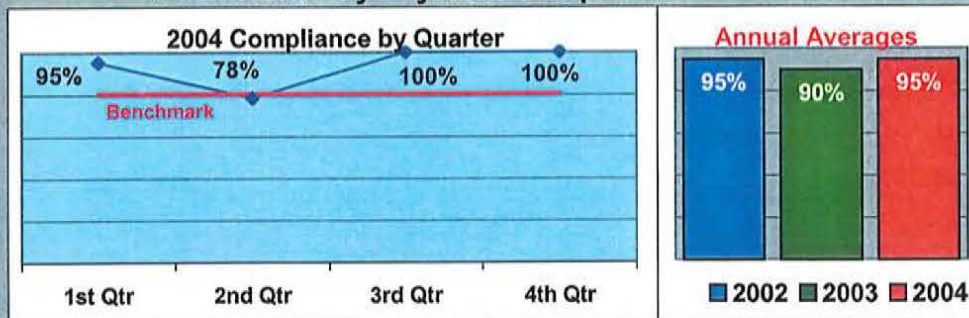
0%

Annual Compliance Report

01/01/04 - 12/31/04

MORSE, PAYSON AND NOYES (TD BANKNORTH)

First Indemnity Payment Compliance



Summary

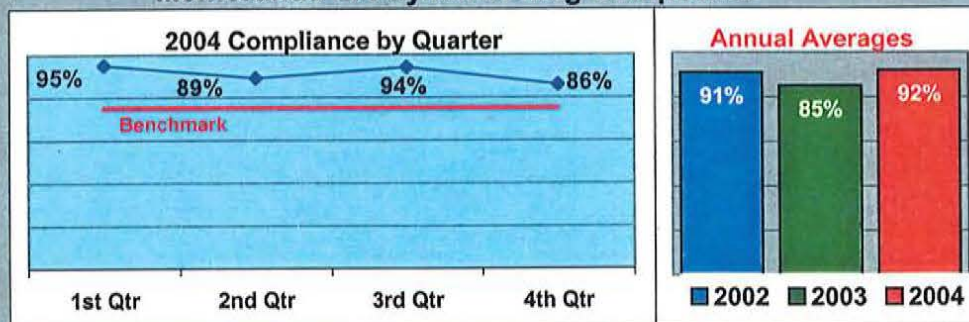
Morse, Payson & Noyes insurance group consists of the following insurance entity:

S388 Morse, Payson & Noyes

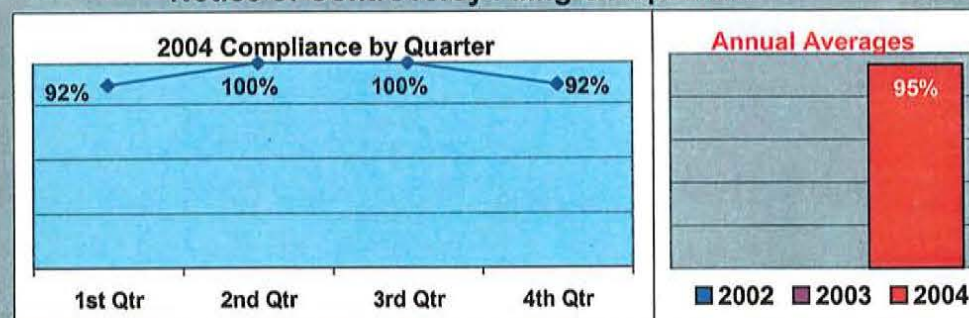
Morse, Payson & Noyes is the administrator for the self-insured employer for the Maine Merchants Association.

This insurance group is a High Compliance Performer.

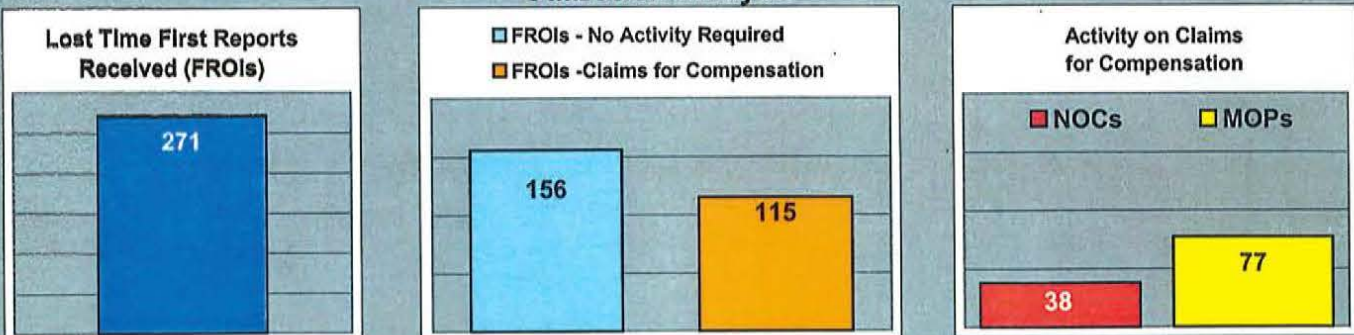
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

14%

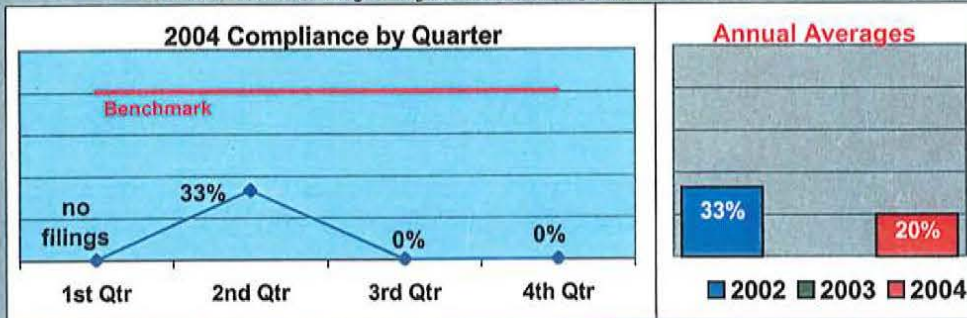
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

33%

Annual Compliance Report
01/01/04 - 12/31/04

NATIONAL GRANGE MUTUAL INSURANCE

First Indemnity Payment Compliance



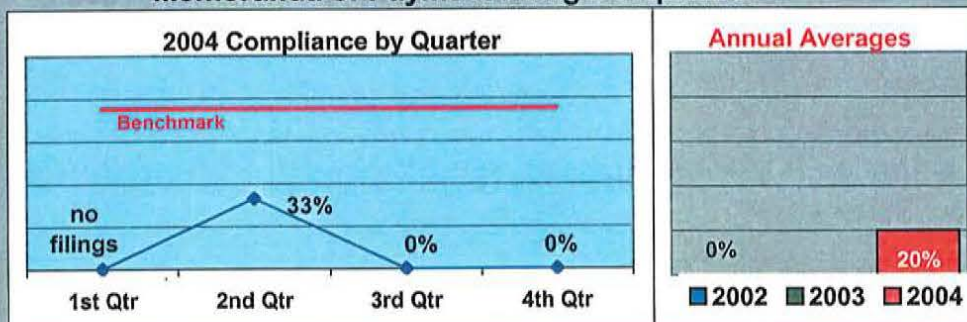
Summary

National Grange Mutual insurance group consists of the following insurance entity:

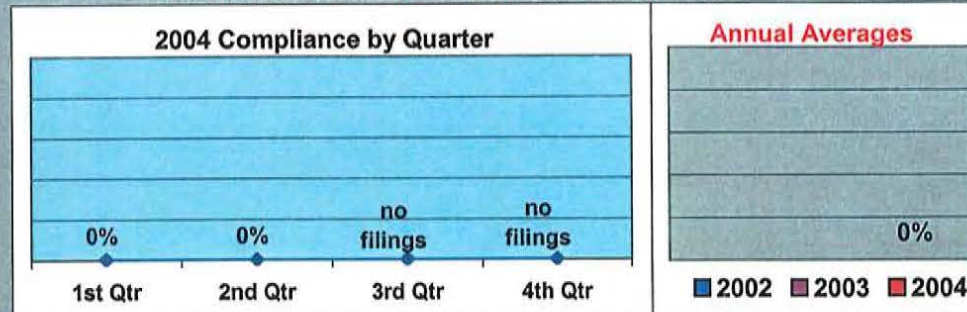
16322 National Grange Mutual

This insurance group is a standard insurer.

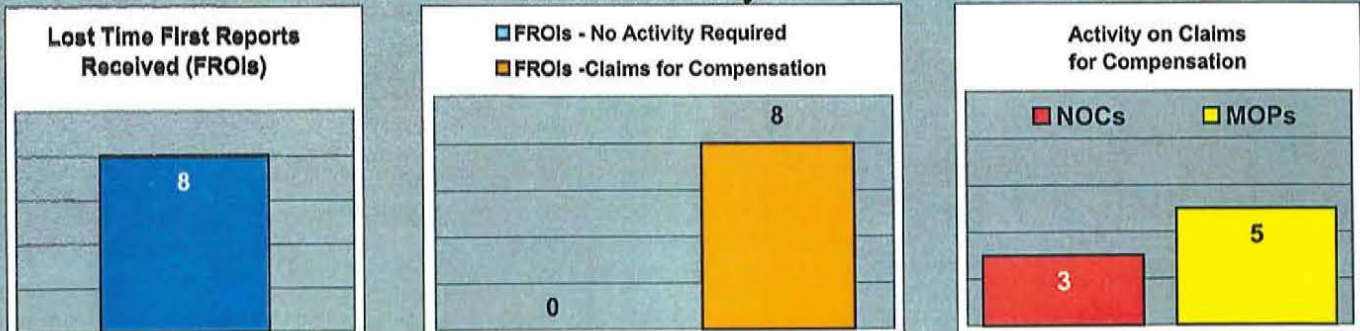
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

38%

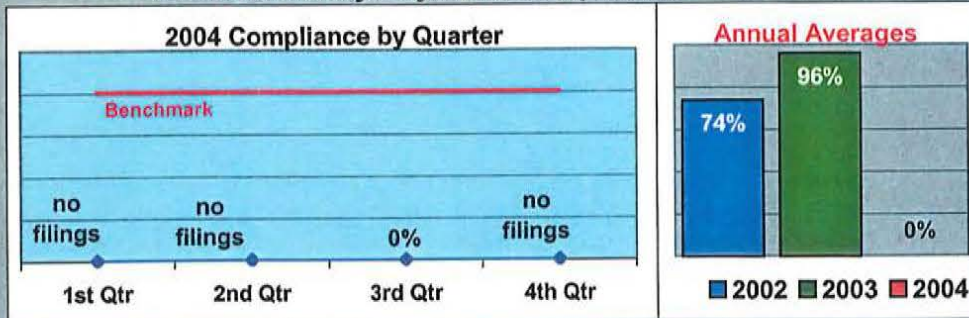
Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

38%

Annual Compliance Report
01/01/04 - 12/31/04

ONEBEACON INSURANCE

First Indemnity Payment Compliance



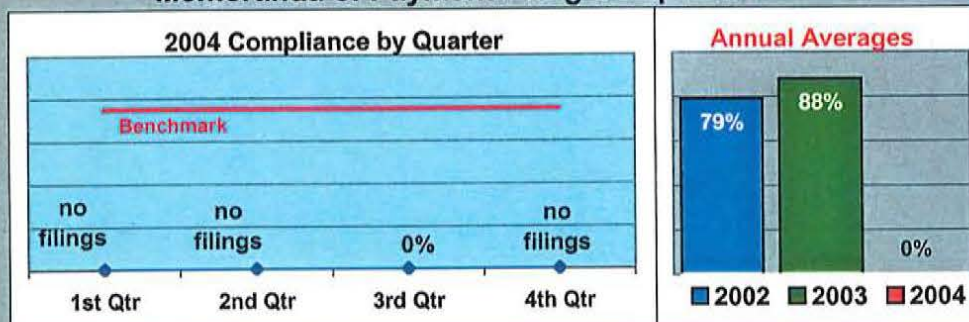
Summary

The OneBeacon insurance group consists of the following insurance entities:

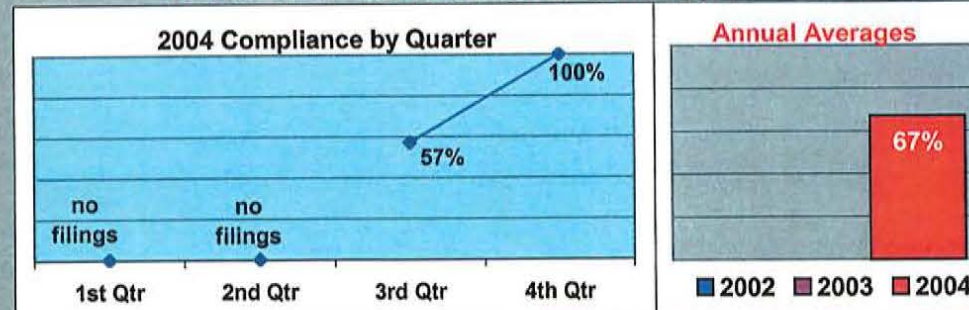
10049 American Employers Ins
12300 Employers Fire Ins Co
14540 OneBeacon America Ins
10359 OneBeacon Ins Co
36501 York Ins Co of Maine

This insurance group is a standard insurer.

Memoranda of Payment Filing Compliance

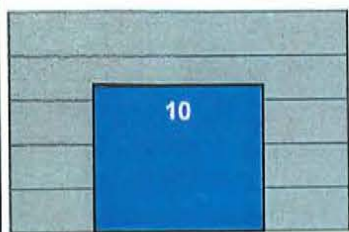


Notice of Controversy Filing Compliance

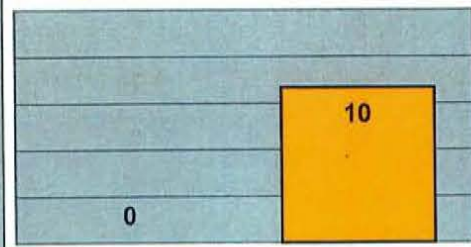


Utilization Analysis

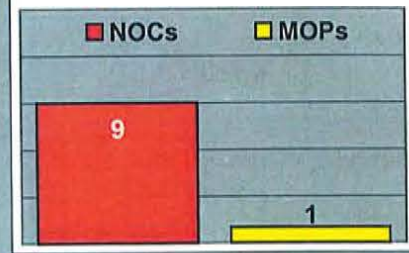
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required
FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

90%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

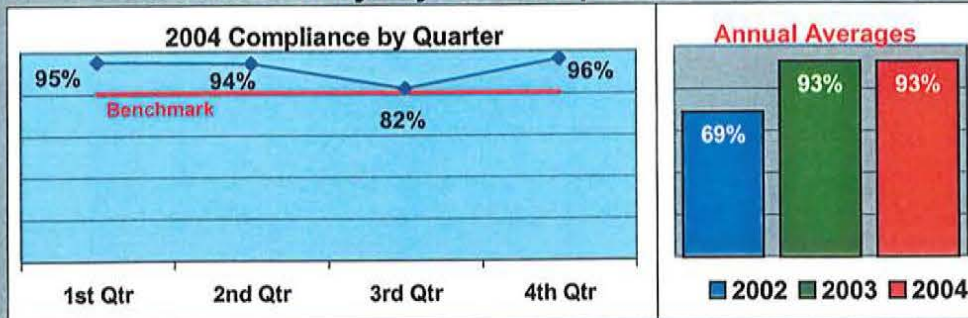
90%

Annual Compliance Report

01/01/04 - 12/31/04

PEERLESS INSURANCE GROUP

First Indemnity Payment Compliance



Summary

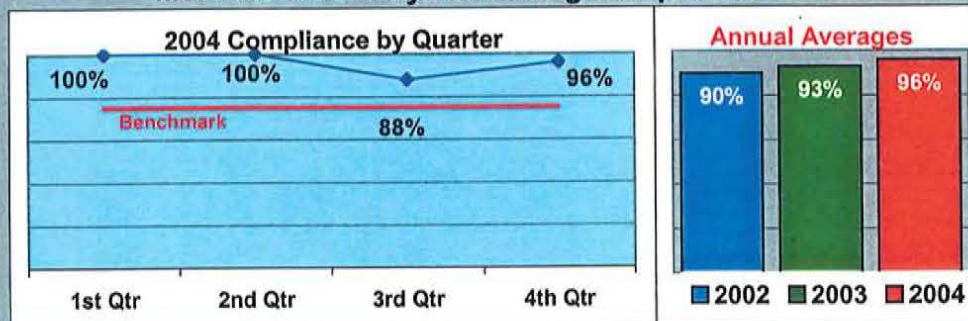
The Peerless insurance group consists of the following insurance entities:

10650 Excelsior Ins Co
14184 Netherlands Ins Co
11355 Peerless Ins Co

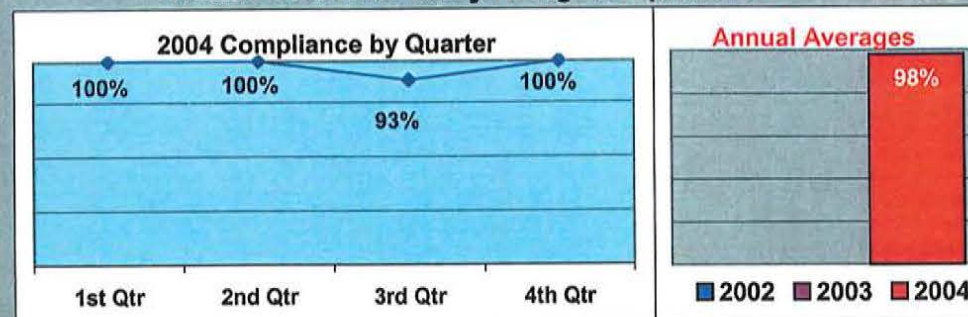
This insurance group is a standard insurer.

This insurance group is a High Compliance Performer.

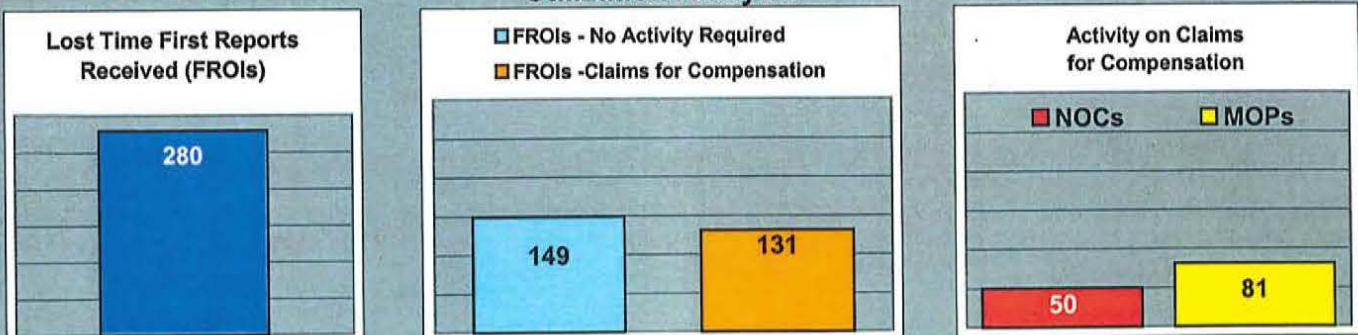
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

18%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

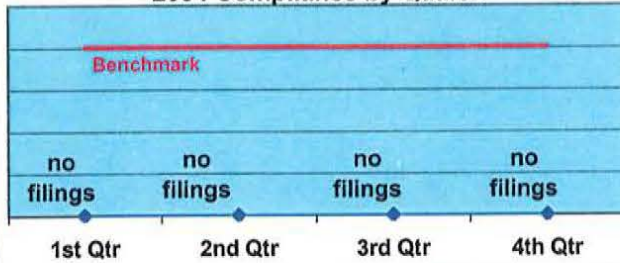
38%

Annual Compliance Report
01/01/04 - 12/31/04

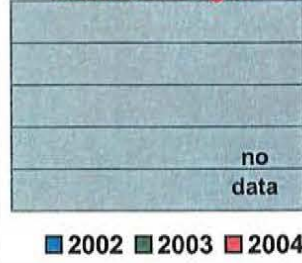
PUBLIC SERVICE MUTUAL

First Indemnity Payment Compliance

2004 Compliance by Quarter



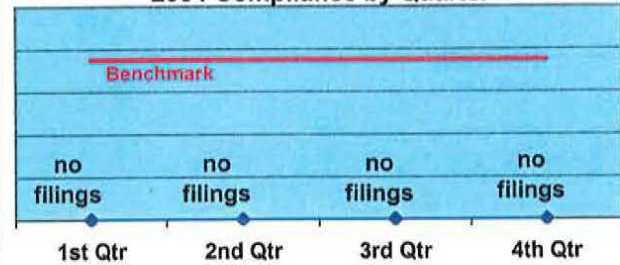
Annual Averages



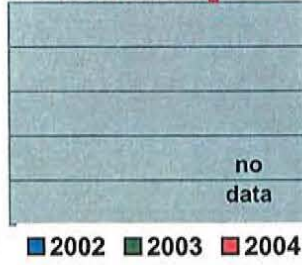
Summary

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter



Annual Averages



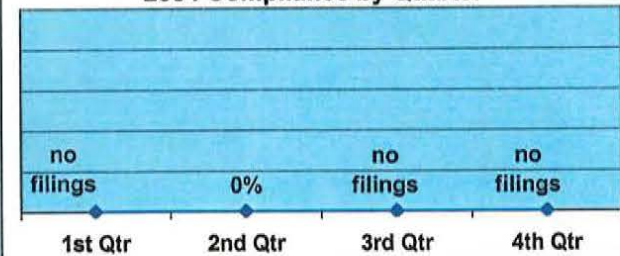
The Public Service Mutual insurance group consists of the following insurance entity:

16152 Public Service Mutual

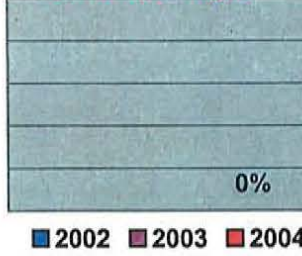
This insurance group is a standard insurer.

Notice of Controversy Filing Compliance

2004 Compliance by Quarter

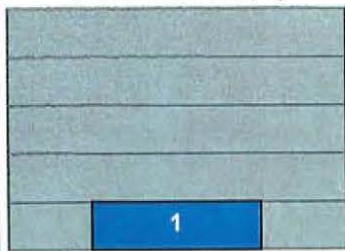


Annual Averages

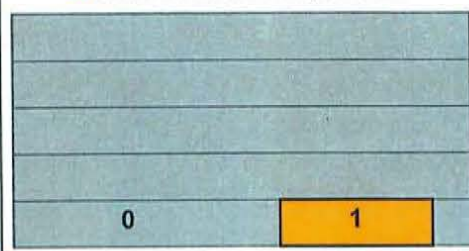


Utilization Analysis

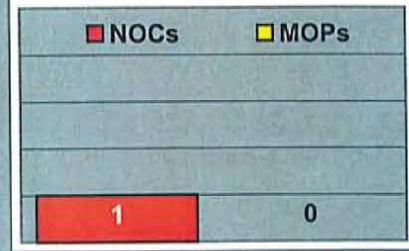
Lost Time First Reports Received (FROIs)



**FROIs - No Activity Required
FROIs - Claims for Compensation**



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

100%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

100%

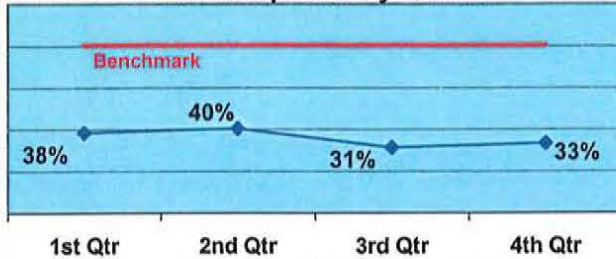
Annual Compliance Report

01/01/04 - 12/31/04

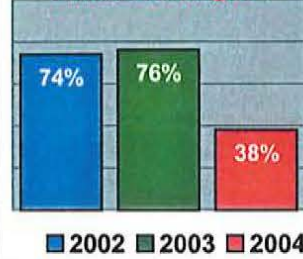
ROYAL & SUNALLIANCE INSURANCE GROUP

First Indemnity Payment Compliance

2004 Compliance by Quarter



Annual Averages



Summary

The Royal & Sunalliance insurance group consists of the following insurance entities:

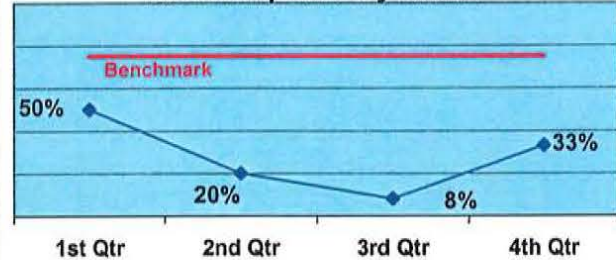
14699 American & Foreign Ins Co
11762 Connecticut Indemnity Co
10731 Fire & Casualty Ins Co
10391 Globe Indemnity Co
CT001 Risk Enterprise Mgmt
13684 Royal & Sunalliance
CT024 Royal & Sun/Bowater
10723 Royal Indemnity Co
13986 Safeguard Ins Co
12572 Security Ins of Hartford
15572 Security Ins of Hartford

This insurance group is a standard insurer who also is a TPA for other insurers.

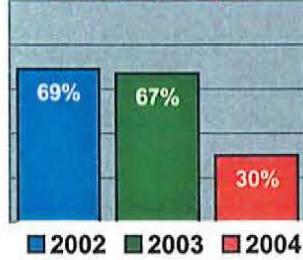
Royal & Sunalliance is under a Corrective Action Plan (CAP) for chronic poor compliance performance.

Memoranda of Payment Filing Compliance

2004 Compliance by Quarter

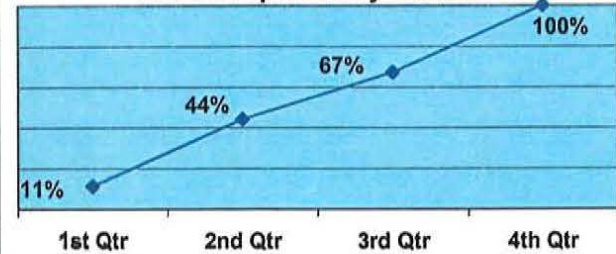


Annual Averages

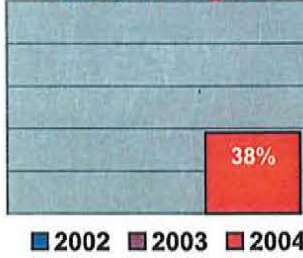


Notice of Controversy Filing Compliance

2004 Compliance by Quarter



Annual Averages

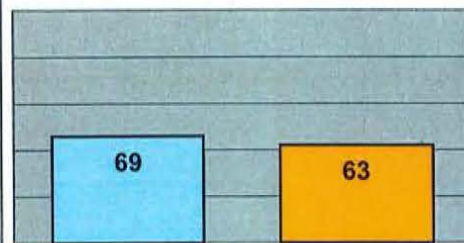


Utilization Analysis

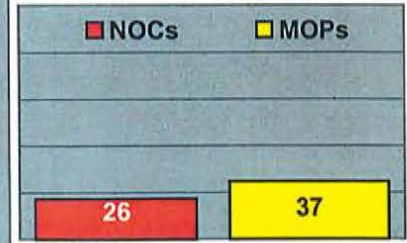
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

20%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

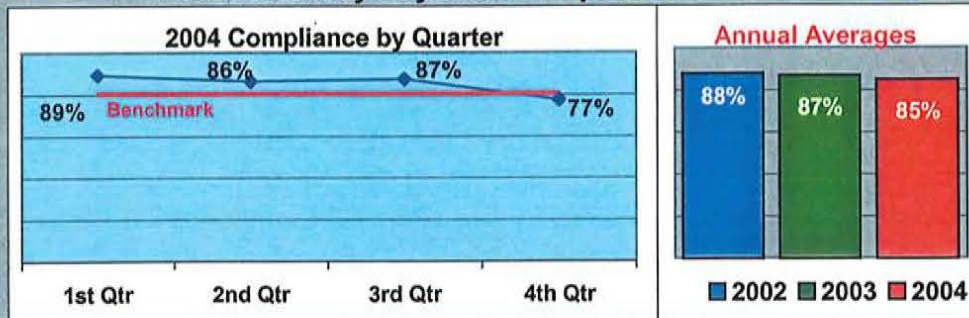
41%

Annual Compliance Report

01/01/04 - 12/31/04

SEDGWICK INSURANCE GROUP

First Indemnity Payment Compliance



Summary

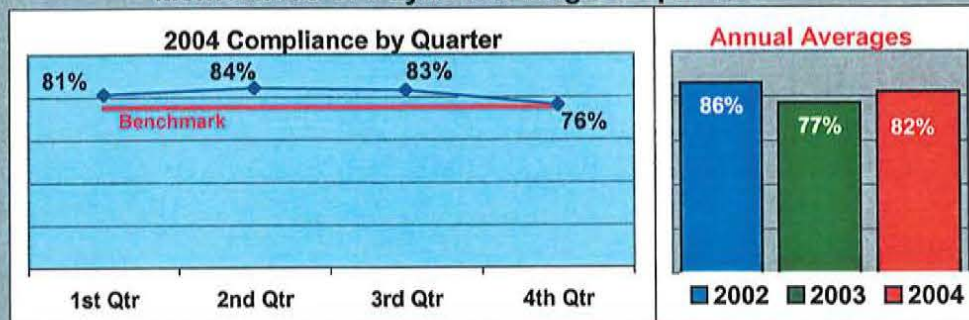
The Sedgwick insurance group consists of the following insurance entities:

CT032 Sedgwick Claims Mgmt
CT006 Sedgwick Claims Servcs
CT011 Sedgwick Claims Servcs
TPA26 Sedgwick Claims Servcs
S301 Sedgwick of Maine
S399 Sedgwick of New England
CT023 Sedgwick/Home Depot
TPA 13 Sedgwick Claims

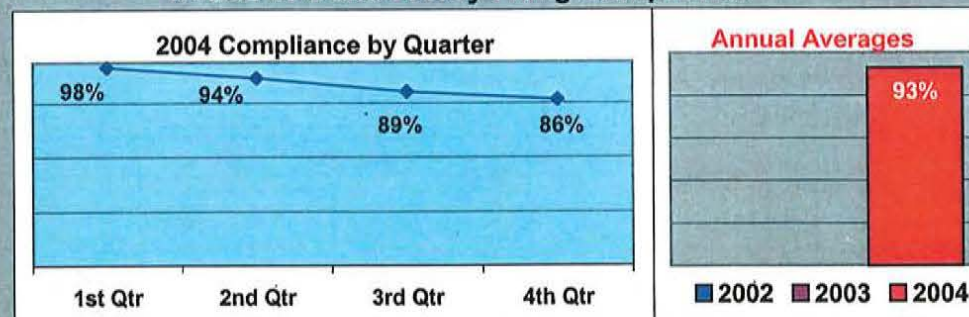
This insurance group is a TPA that works for other insurers and self-insured employers.

This insurance group is a High Compliance Performer.

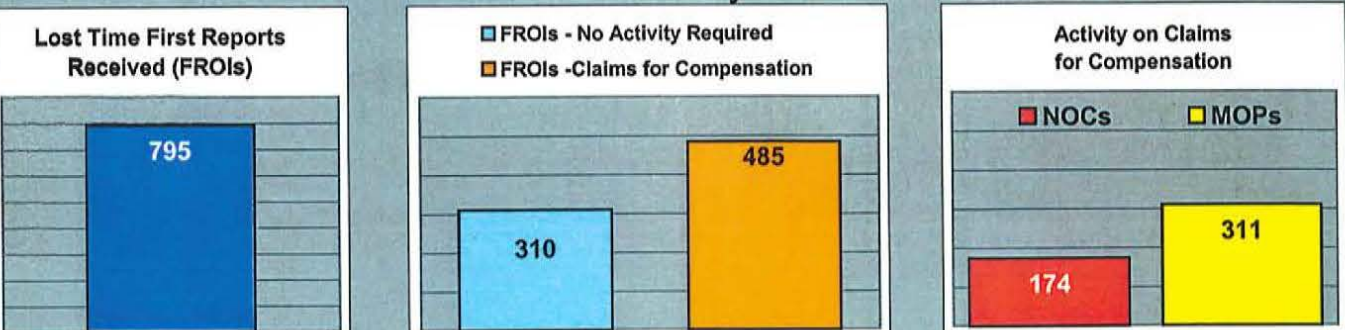
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

22%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

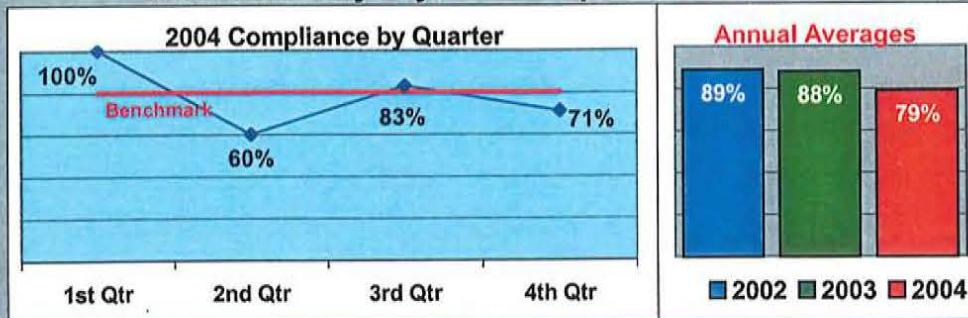
36%

Annual Compliance Report

01/01/04 - 12/31/04

SENTRY INSURANCE CO.

First Indemnity Payment Compliance



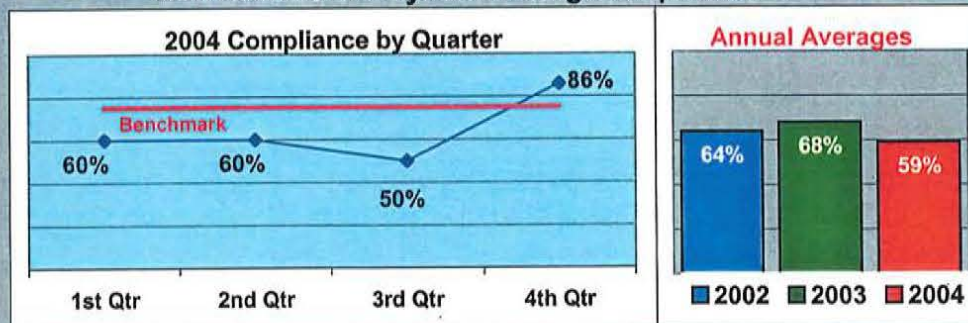
Summary

The Sentry insurance group consists of the following insurance entities:

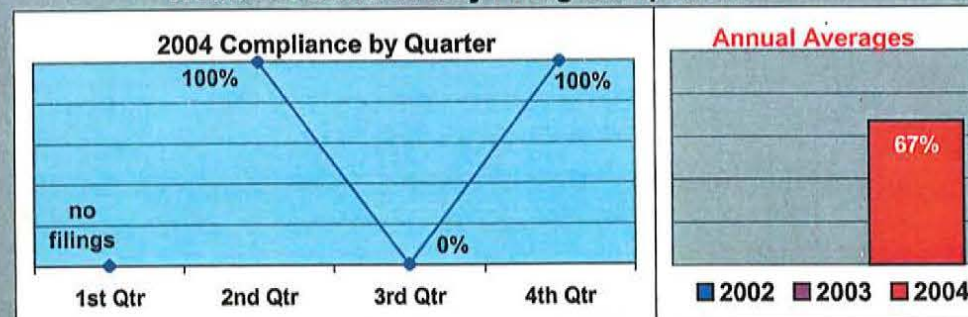
13668 John Deere Ins Co
15571 Sentry Insurance Co

This insurance group is a standard insurer who also is a TPA for a self-insured employer.

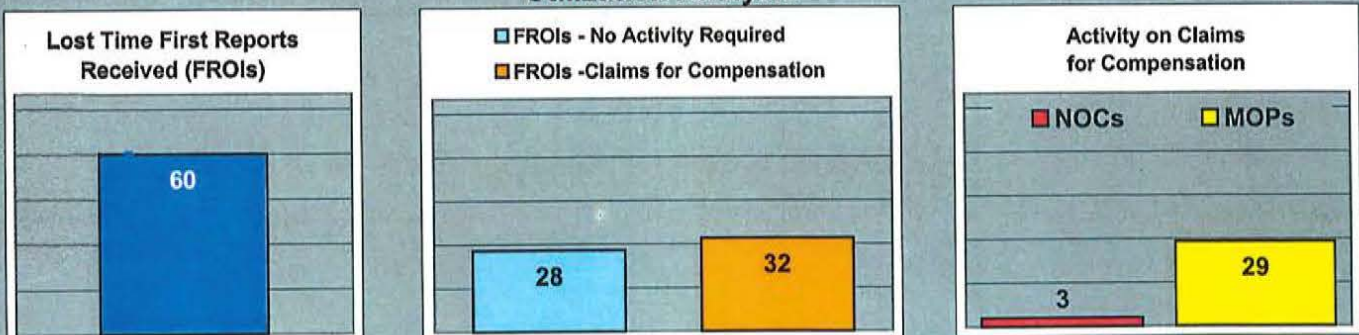
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

5%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

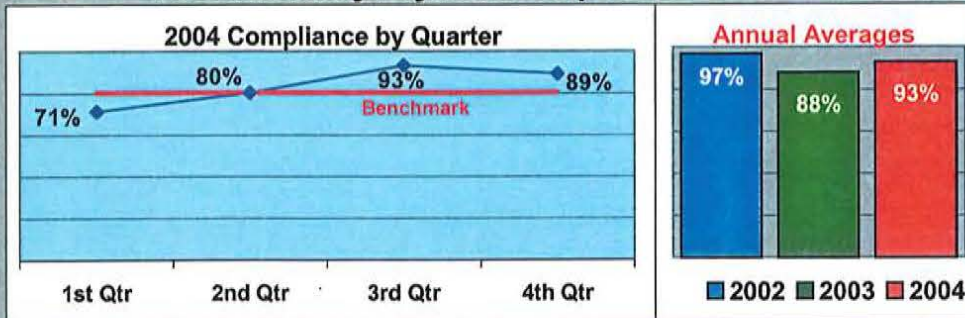
9%

Annual Compliance Report

01/01/04 - 12/31/04

STATE OF MAINE

First Indemnity Payment Compliance



Summary

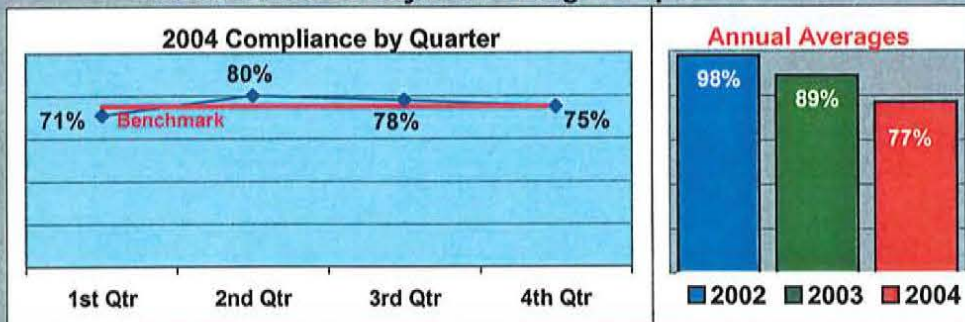
The State of Maine insurance group consists of the following insurance entity:

S369 State of Maine

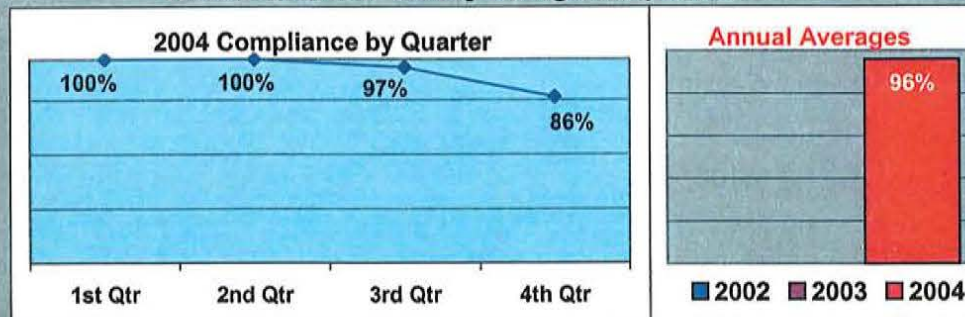
This insurance group is a self-insured employer.

The State of Maine installed a new computer system this year and still maintained their status as a High Compliance Performer.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

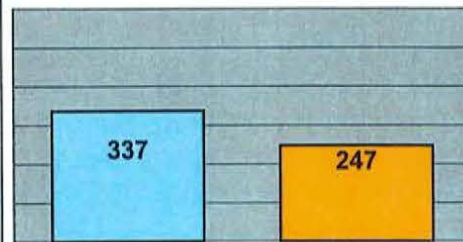


Utilization Analysis

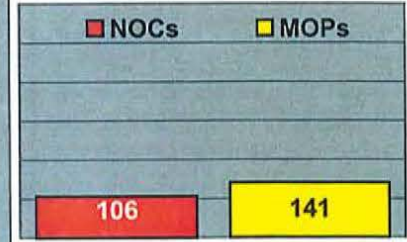
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

18%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

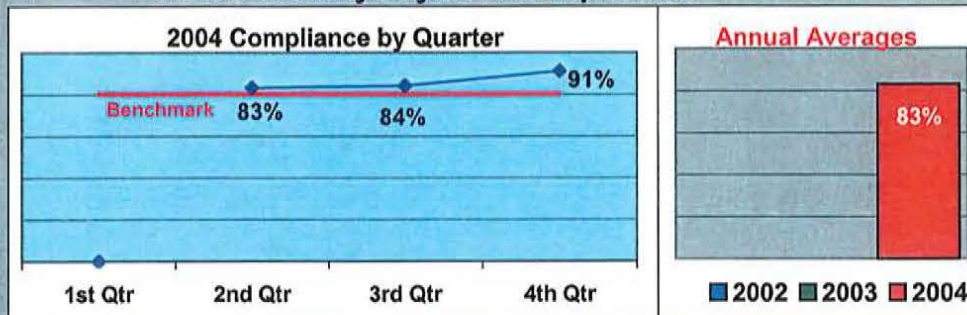
43%

Annual Compliance Report

01/01/04 - 12/31/04

ST PAUL/TRAVELERS GROUP

First Indemnity Payment Compliance



Summary

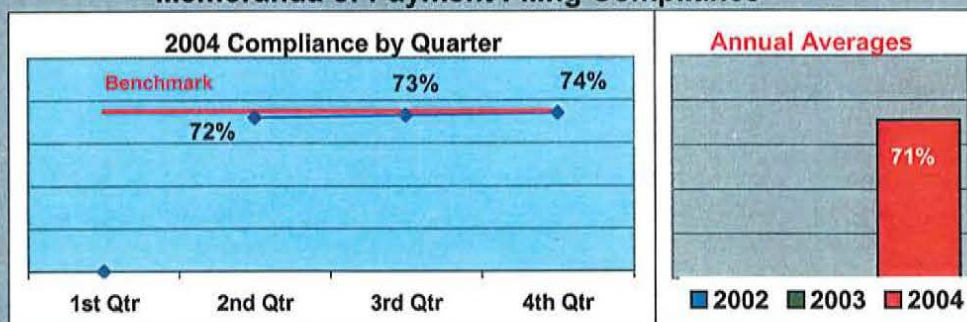
The St Paul/Travelers insurance group consists of the following insurance entities:

15318 Charter Oak Fire Ins Co
 S327 Constitution State Svcs
 CT020 Constitution State Svcs
 TPA11 Constitution State Svcs
 10227 Fidelity & Guaranty Ins Co
 13706 StPaul Fire & Marine Ins
 14230 StPaul Guardian Ins Co
 12823 StPaul Insurance Co
 13692 StPaul Mercury Ins Co
 11223 Travelers/Aetna C&S Co
 13579 Travelers PropertyCasualty
 13439 Travelers Ind Co of Amer
 10804 Travelers Ins Co
 10847 USF & G Inc/St Paul Fire

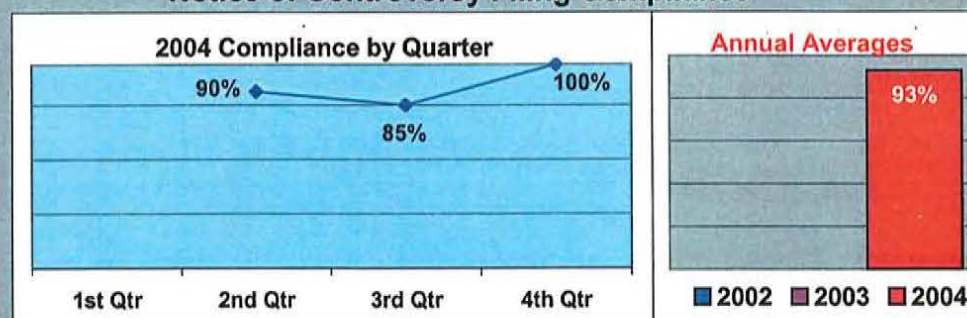
In April of 2004 the St Paul and Travelers Insurance Groups merged. The company is a standard insurer that administers its own claims but also acts as a TPA for other insurers and self-insured employers.

Both had been operating under Corrective Action Plans. In the spring of 2004 a new CAP was written.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

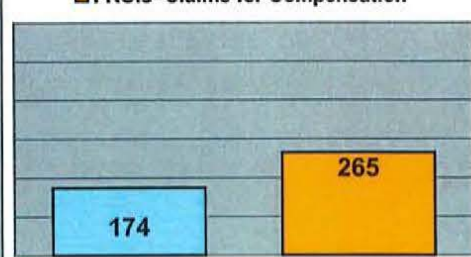


Utilization Analysis

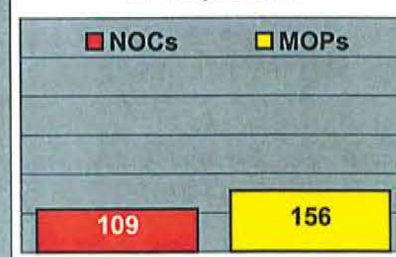
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required vs FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

25%

Percent of Total Claims for Compensation Denied

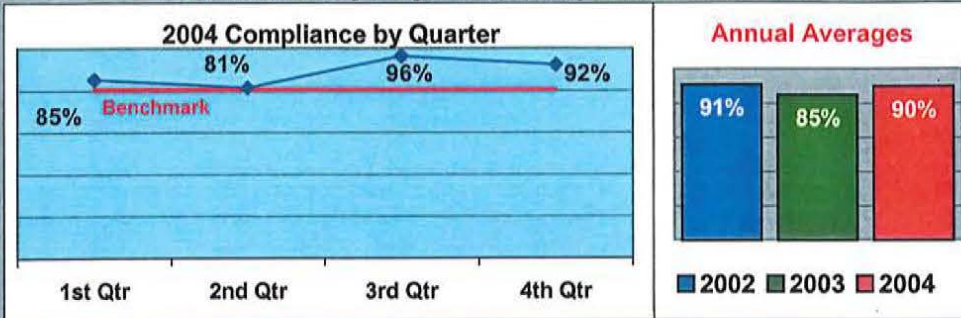
(Number Initial NOCs Received / Claims for Compensation)

41%

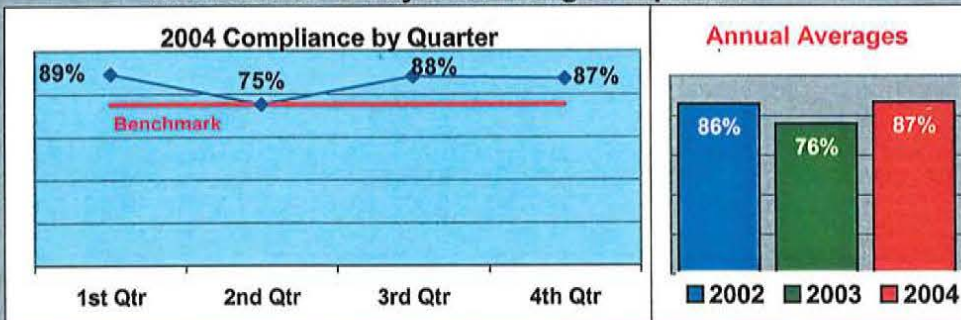
Annual Compliance Report 01/01/04 - 12/31/04

SYNERNET

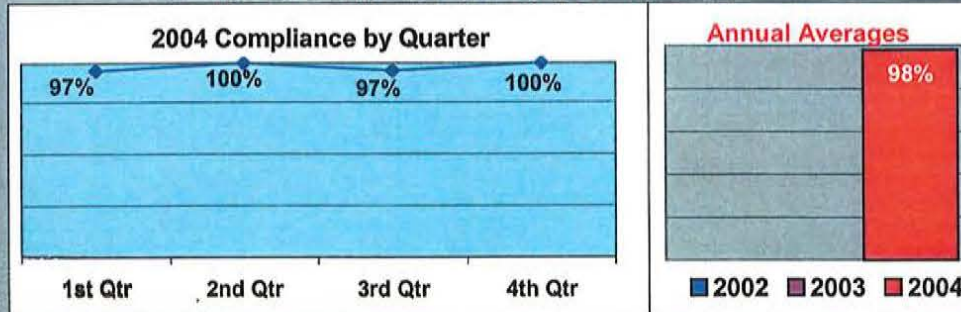
First Indemnity Payment Compliance



Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Summary

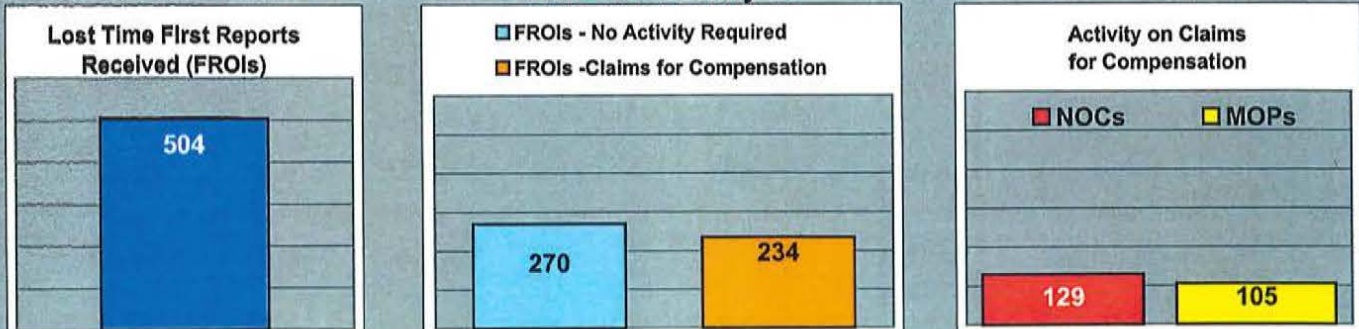
The Synernet insurance group consists of the following insurance entities:

S395 Synernet
TPA8 Synernet

This insurance group is a TPA who administers claims for self-insured employers.

This insurance group is a High Compliance Performer.

Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

26%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

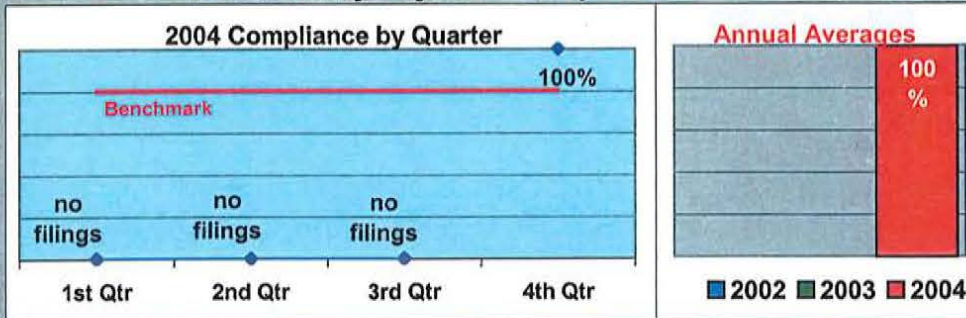
55%

Annual Compliance Report

01/01/04 -12/31/04

T.H.E. CASUALTY INSURANCE CO.

First Indemnity Payment Compliance



Summary

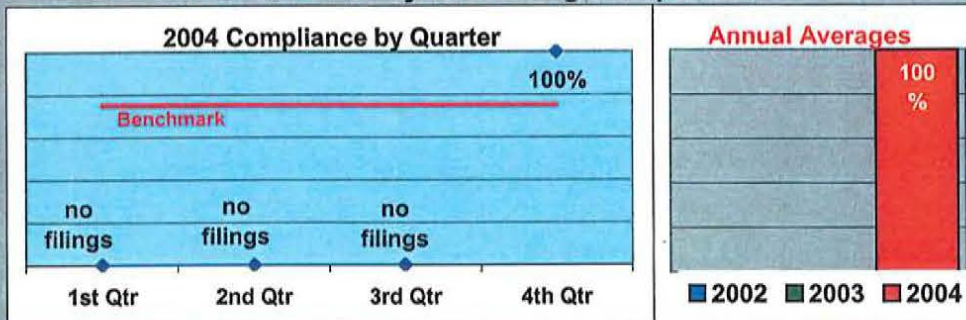
T.H.E. Casualty Insurance Company consists of the following insurance entity:

40851 T.H.E. Casualty Ins Co

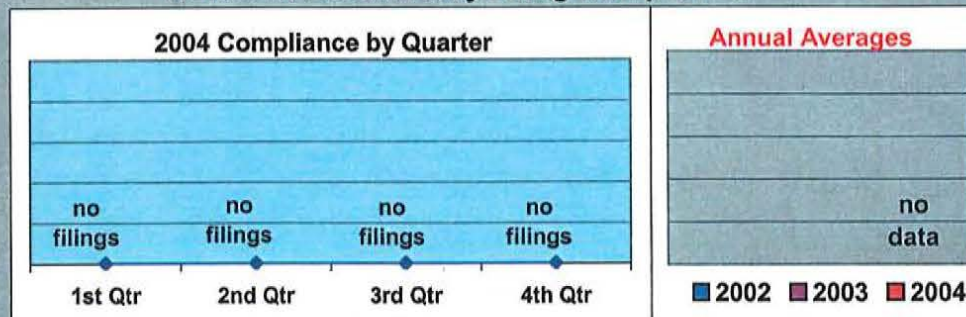
This insurance group is a standard insurer.

This insurer group exceeded both of the benchmarks for Initial Indemnity Payments and filing of Initial MOPs.

Memoranda of Payment Filing Compliance

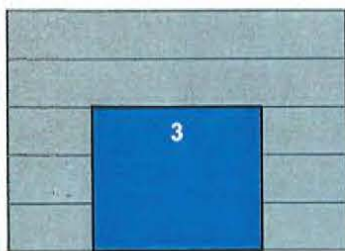


Notice of Controversy Filing Compliance

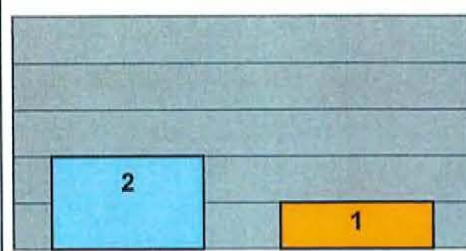


Utilization Analysis

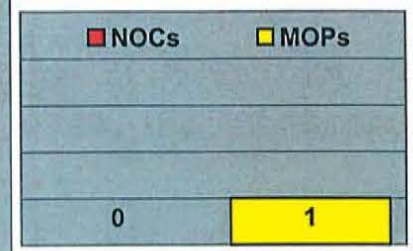
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

0%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

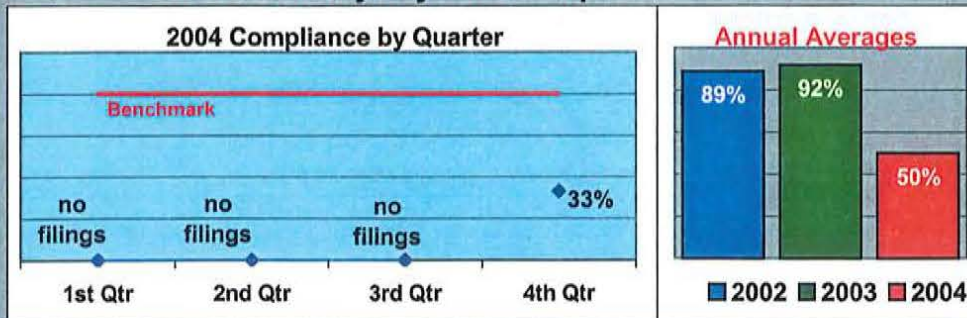
0%

Annual Compliance Report

01/01/04 - 12/31/04

VIRGINIA SURETY COMPANY INC.

First Indemnity Payment Compliance



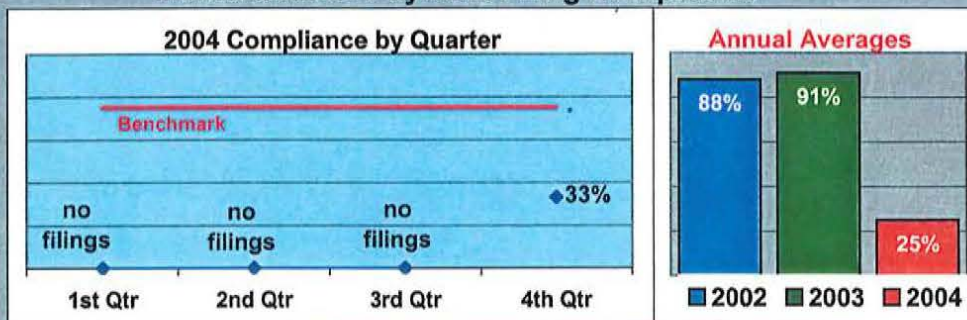
Summary

Virginia Surety insurance group consists of the following insurance entities:

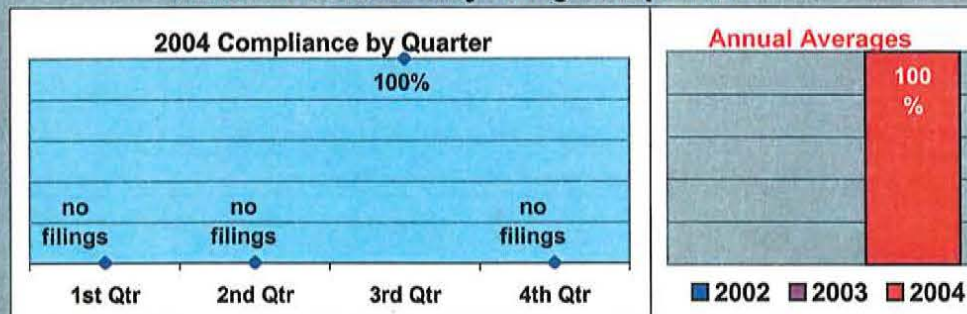
CT041 Applied Risk Services
19879 Virginia Surety

This insurance group is a standard insurer who also adjusts for other insurers.

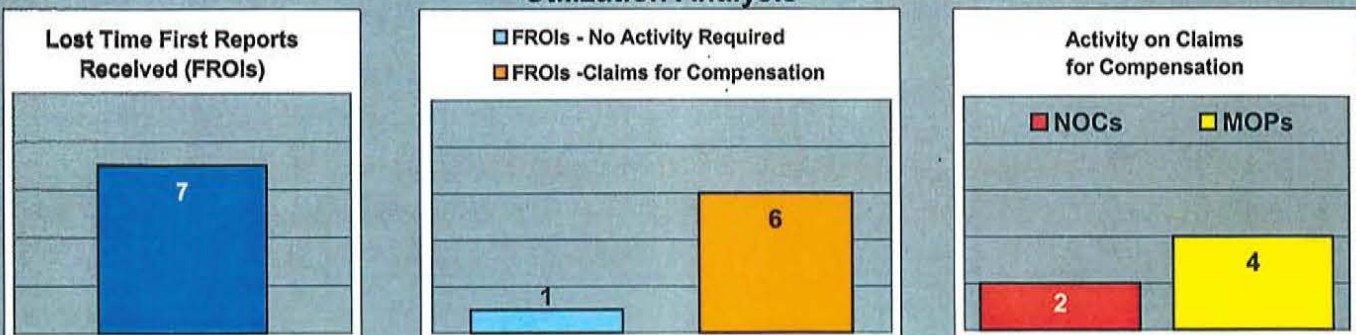
Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance



Utilization Analysis



Percent of Total LT First Reports Denied
(Number Initial NOCs Received / Total LT First Reports)

29%

Percent of Total Claims for Compensation Denied
(Number Initial NOCs Received / Claims for Compensation)

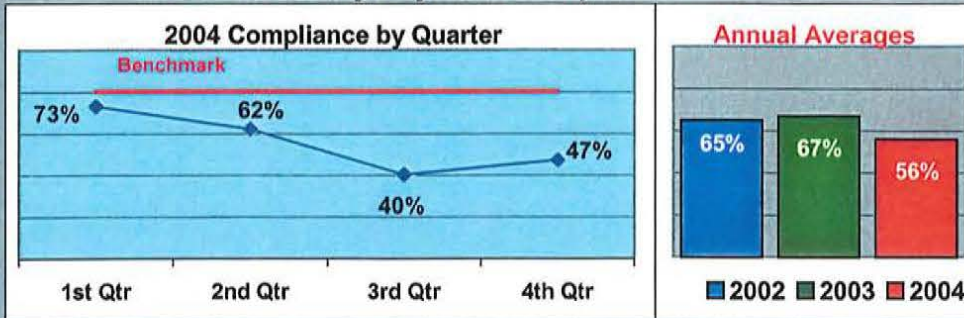
33%

Annual Compliance Report

01/01/04 - 12/31/04

ZURICH INSURANCE GROUP

First Indemnity Payment Compliance



Summary

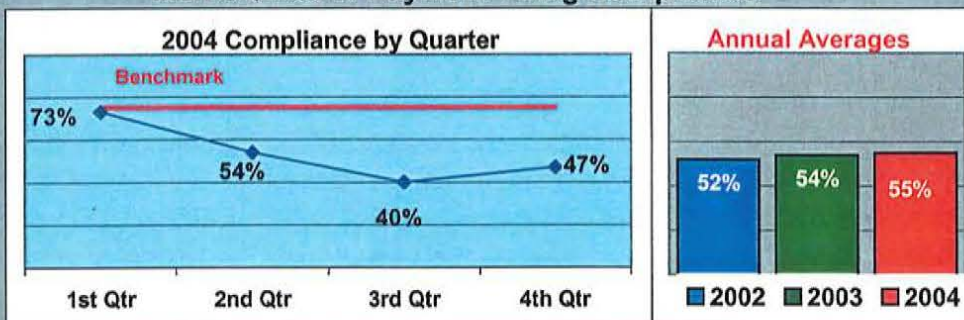
The Zurich insurance group consists of the following insurance entities:

17965 American Zurich
 12173 Assurance Co of America
 CT010 Chesterfield Services
 12963 Maine Bonding & Casualty
 10545 Maryland Casualty Co
 13765 Northern Ins Co of NY
 12297 Universal Underwriters Ins
 10863 Zurich American Ins Co
 11452 Zurich North America

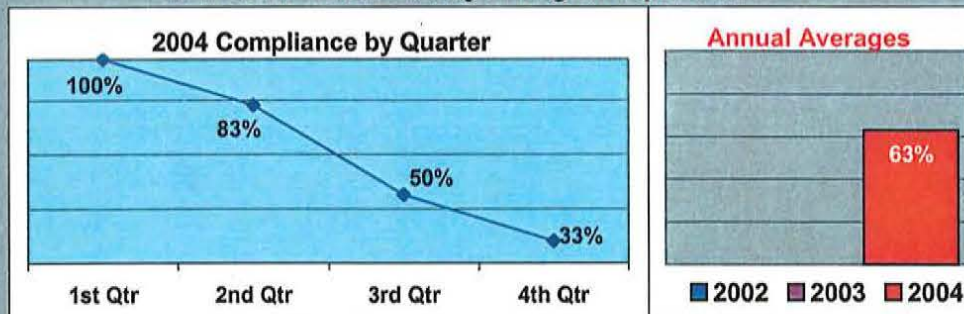
This insurance group is a standard insurer who also is a TPA for other insurers.

Zurich was under a Corrective Action Plan (CAP) for chronic poor compliance performance. The CAP was terminated in October of 2004 for failure to meet the elements of the CAP and a Complaint for Audit was filed.

Memoranda of Payment Filing Compliance



Notice of Controversy Filing Compliance

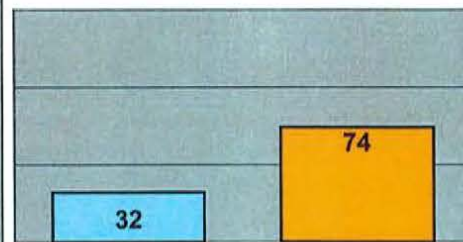


Utilization Analysis

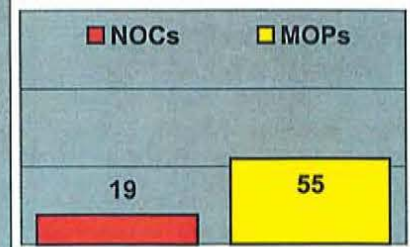
Lost Time First Reports Received (FROIs)



FROIs - No Activity Required FROIs - Claims for Compensation



Activity on Claims for Compensation



Percent of Total LT First Reports Denied

(Number Initial NOCs Received / Total LT First Reports)

18%

Percent of Total Claims for Compensation Denied

(Number Initial NOCs Received / Claims for Compensation)

26%

Appendix A

Insurance Group Compliance Initial Filings Comparison

2004

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
ACADIA			
	Total	Total	
CT025	ACADIA INSURANCE CO.	12	9
33391	ACADIA INSURANCE CO.	86	40
30260	ACADIA INSURANCE CO.	15	12
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	2	1
27723	FIREMAN'S INS CO OF WASHINGTON	17	1
	Group Total	132	63
AIG			
	Total	Total	
S328	AIG CLAIMS (PRATT & WHITNEY)	4	3
14354	AIU INSURANCE	*	*
13781	AMERICAN HOME ASSURANCE	13	14
CT013	CLAIMS MANAGEMENT INC. (WAL-MART)	17	276
15172	COMMERCE & INDUSTRY INS. CO.	8	12
13102	GRANITE STATE INSURANCE COMPANY	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	14	15
CT031	MARRIOTT CLAIMS SERVICES	1	No filings
13072	NATIONAL UNION FIRE INS CO	No filings	No filings
13080	NEW HAMPSHIRE INS COMPANY	3	1
	Group Total	60	321
ALEA GROUP			
	Total	Total	
41068	Group Total	1	1
AMERICAN INTERSTATE INS CO			
	Total	Total	
24759	Group Total	10	1
ARCH INSURANCE COMPANY			
	Total	Total	
28355	Group Total	7	1
ATLANTIC MUTUAL			
	Total	Total	
16470	ATLANTIC MUTUAL INSURANCE CO.	No filings	No filings
12149	CENTENNIAL INS CO	1	No filings
	Group Total	1	No filings
BANGOR, CITY OF			
	Total	Total	
S705	Group Total	9	4
BATH IRON WORKS			
	Total	Total	
S347	Group Total	47	89
BROADSPIRE			
	Total	Total	
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	No filings	1
10065	AMERICAN MOTORISTS	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*
CT040	BROADSPIRE	13	6
14257	KEMPER INSURANCE COMPANY	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*
	Group Total	13	7

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
CAMBRIDGE INTEGRATED SERVICES			
CT016	CAMBRIDGE INTEGRATED SERVICES (TPA)	7	No filings
CT038	CAMBRIDGE INTEGRATED SERVICES (TPA)	No filings	No filings
TPA24	CAMBRIDGE INTEGRATED SERVICES (TPA)	*	*
	Group Total	7	No filings
CANNON COCHRAN MANAGEMENT SERVICES			
S323	CANNON COCHRAN MANAGEMENT SERVICES	1	1
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*
CT042	CANNON COCHRAN MANAGEMENT SERVICES	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*
S0018	CITY OF LEWISTON	4	2
S0002	GREATER PORTLAND V	23	32
S0003	HUHTAMAKI FOODSERVICE INC	13	3
S0007	IRVING TANNING CO DELAWARE	1	1
S0001	LEPAGE BAKERIES	8	8
S0019	LEWISTON SCHOOL DEPARTMENT	3	2
S0009	MAINE MCDONALDS OPERATORS	6	19
S0015	MAINE TURNPIKE AUTHORITY	15	9
S0013	PARKER HANNIFIN CORP	6	2
	Group Total	80	79
CHUBB INSURANCE GROUP			
21512	CHUBB INSURANCE	No filings	No filings
12890	FEDERAL INSURANCE CO	9	3
10685	PACIFIC INDEMNITY INSURANCE CO	No filings	No filings
	Group Total	9	3
CHURCH MUTUAL INSURANCE COMPANY			
16853	Group Total	1	No filings
CIANBRO CORPORATION			
S344	Group Total	3	4
CLARENDON NATIONAL INS CO			
20532	CLARENDON NATIONAL INS CO	*	*
25461	CLARENDON NATIONAL INS CO	*	*
	Group Total	*	*
C.N.A.			
10030	AMERICAN CASUALTY CO	15	11
S382	C N A STANDARD LINE CLAIMS	No filings	No filings
S392	C N A STANDARD LINES CLAIMS	No filings	1
CT030	C N A STANDARD LINE CLAIMS (TPA)	No filings	1
10243	CONTINENTAL CASUALTY CO	3	1
15113	CONTINENTAL INSURANCE COMPANY	*	*
12238	NATIONAL INSURANCE COMPANY OF HARTFORD	3	1
12688	TRANSCONTINENTAL INS. CO.	*	*
12408	TRANSPORTATION INSURANCE CO.	10	5
15032	VALLEY FORGE INSURANCE COMPANY	1	No filings
	Group Total	32	20

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
CRAWFORD & CO			
19968	ACCIDENT FUND INSURANCE COMPANY	No filings	1
14095	ARGONAUT INSURANCE COMPANY	No filings	No filings
CT027	CRAWFORD & CO	13	5
CT028	CRAWFORD & CO	3	3
S305	CRAWFORD & CO	*	*
S402	CRAWFORD & CO	*	*
TPA21	CRAWFORD & CO	3	1
13188	GULF INSURANCE CO.	No filings	1
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	1	No filings
14788	PROTECTIVE INSURANCE	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*
24023	VANLINER INSURANCE	4	1
	Group Total	24	12
CROSS INSURANCE			
S362	Group Total	*	*
DUNLAP CLAIMS MANAGEMENT			
S0012	BANGOR HYDRO ELECTRIC	4	1
S401	CENTRAL MAINE MEDICAL CENTER	12	7
S708	CENTRAL MAINE POWER CO.	13	12
S0005	CONSTRUCTION SERVICES GROUP TRUST	23	10
S0006	DISTRIBUTORS SUPPLIERS GROUP TRUST	37	26
S357	DUNLAP CLAIMS MANAGEMENT	1	1
S0017	EAGLE ELECTRIC MANUFACTURING	1	1
S0020	EASTERN MAINE GROUP	26	32
S0008	FOREST PRODUCTS GROUP TRUST	22	9
S0016	HUSSEY SEATING CO.	3	No filings
S0021	MAINE OIL DEALERS ASSOCIATION	29	13
S0014	MAINE YANKEE ATOMIC POWER CO.	*	*
S0010	ME CHAMBER OF COMMERCE & INDUSTRY	33	33
S0011	MFG OF MAINE GROUP TRUST	9	6
S340	PIONEER PLASTICS	17	3
S0004	SOCIAL SERVICES & EDUCATION	7	8
	Group Total	237	162
ESIS GROUP			
23035	ACE AMERICAN INSURANCE CO	5	5
12165	ACE AMERICAN INSURANCE CO	19	20
12254	ACE PROPERTY & CASUALTY	1	1
15431	CIGNA FIRE UNDERWRITERS INSURANCE	No filings	1
S370	ESIS INC	4	5
S364	ESIS INC	24	16
CT007	ESIS INC	40	33
CT017	FUTURE COMP	*	*
25437	INDEMNITY INSURANCE OF NORTH AMERICA	3	5
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	1	No filings
10677	PACIFIC EMPLOYERS INS CO	1	3
	Group Total	98	89

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
FAIRFIELD INSURANCE COMPANY			
32530	Group Total	3	1
FEDERATED MUTUAL INSURANCE CO.			
16446	Group Total	1	No filings
FILENE'S DEPARTMENT STORE			
S338	Group Total	1	No filings
FIREMANS FUND			
10022	AMERICAN AUTOMOBILE INS CO	*	*
12289	AMERICAN INS CO	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	No filings	No filings
12866	NATIONAL SURETY	*	*
	Group Total	No filings	No filings
GAB ROBBINS			
CT019	GAB ROBBINS	4	No filings
TPA2	GAB ROBBINS	*	*
S355	GENERAL ADJUSTMENT BUREAU	3	4
11126	PETROLEUM CASUALTY COMPANY	*	*
	Group Total	7	4
GALLAGHER BASSETT			
TPA6	GALLAGHER BASSETT SERVICES, INC.	1	No filings
CT003	GALLAGHER BASSETT SERVICES, INC.	24	10
CT005	GALLAGHER BASSETT SERVICES, INC.	35	25
CT036	GALLAGHER BASSETT SERVICES, INC.	No filings	1
S304	GALLAGHER-BASSETT SERVICES, INC.	3	2
TPA29	GALLAGHER-BASSETT SERVICES, INC.	4	No filings
24147	NORTH AMERICAN SPECIALTY INSURANCE	*	*
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	1	No filings
21288	PENNSYLVANIA MFG. INDEMNITY CO	*	*
16349	SAFETY NATIONAL CASUALTY CORP	1	No filings
	Group Total	69	38
GATES MACDONALD			
S743	GATES MACDONALD	7	9
CT015	GATES MACDONALD	No filings	No filings
TPA23	GATES MACDONALD/UNIVERSITY OF MAINE	21	12
TPA14	GATES MACDONALD	*	*
11509	OLD REPUBLIC INSURANCE	2	6
	Group Total	30	27
GREAT AMERICAN INSURANCE CO			
14028	GREAT AMERICAN ALLIANCE INS. CO.	No filings	2
14176	GREAT AMERICAN INSURANCE CO	1	No filings
24287	SEVEN HILLS INSURANCE COMPANY	*	*
	Group Total	1	2

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
GREAT WEST CASUALTY			
11371	Group Total	1	2
GUARD GROUP			
21873	AMGUARD INSURANCE COMPANY	4	5
33936	EASTGUARD INSURANCE COMPANY	*	*
25844	NORGUARD INSURANCE COMPANY	51	18
	Group Total	55	23
HANNAFORD BROTHERS			
S381	Group Total	96	22
HANOVER INSURANCE GROUP			
11002	CITIZENS INSURANCE CO OF AMERICA	No filings	4
13633	HANOVER INSURANCE CO	33	18
10006	MASSACHUSETTS BAY INS CO	2	3
	Group Total	35	25
HARLEYSVILLE WORCESTER INS. CO.			
16926	HARLEYSVILLE MUTUAL INSURANCE CO	*	*
21644	HARLEYSVILLE WORCESTER INSURANCE CO.	1	No filings
	Group Total	1	No filings
HARTFORD			
CT033	CUSTARD INSURANCE ADJUSTERS INS	1	1
14397	HARTFORD CASUALTY INSURANCE CO.	1	No filings
13269	HARTFORD FIRE INSURANCE COMPANY	6	3
20605	HARTFORD INS. CO. OF THE MIDWEST	9	2
10456	HARTFORD UNDERWRITERS INS. CO.	18	7
CT026	SPECIALTY RISK SERVICES INC	4	3
CT037	SPECIALTY RISK SERVICES INC	No filings	No filings
10448	THE HARTFORD	5	9
14974	TWIN CITY FIRE INS CO	22	6
	Group Total	66	31
LIBERTY MUTUAL GROUP			
15555	EMPLOYERS INSURANCE OF WAUSAU	18	11
27359	FIRST LIBERTY INSURANCE CORP	4	3
CT009	HELMSMAN MANAGEMENT SERVICE	2	1
S321	HELMSMAN MANAGEMENT SERVICE	2	1
21814	LIBERTY INSURANCE CORP.	89	28
16586	LIBERTY MUTUAL FIRE INSURANCE	60	46
15628	LIBERTY MUTUAL INSURANCE CO.	32	34
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	1	No filings
18996	WAUSAU UNDERWRITERS INS CO	4	8
	Group Total	212	132

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
MAINE ADJUSTMENT			
	MAINE ADJUSTMENT SERVICES	Total	Total
CT004	MAINE ADJUSTMENT SERVICES	No filings	4
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings
24562	STAR INSURANCE	6	2
12777	UNITED STATES FIRE INSURANCE CO	1	No filings
	Group Total	7	6
MAINE AUTOMOBILE DEALERS			
	MAINE AUTOMOBILE DEALERS	Total	Total
S803	MAINE AUTOMOBILE DEALERS	55	15
S391	MAINE AUTOMOBILE DEALERS	No filings	No filings
	Group Total	55	15
MAINE EMPLOYERS' MUTUAL INSURANCE			
	MAINE EMPLOYERS' MUTUAL INSURANCE	Total	Total
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1636	873
TPA28	MAINE EMPLOYERS' MUTUAL INSURANCE	*	*
	Group Total	1636	873
MAINE HEALTH CARE ASSOCIATION			
	MAINE HEALTH CARE ASSOCIATION	Total	Total
S387	MAINE HEALTH CARE ASSOCIATION	52	48
	Group Total	52	48
MAINE MOTOR TRANSPORT ASSOCIATION			
	MAINE MOTOR TRANSPORT ASSOCIATION	Total	Total
S385	MAINE MOTOR TRANSPORT ASSOCIATION	32	38
	Group Total	32	38
MAINE MUNICIPAL ASSOCIATION			
	MAINE MUNICIPAL ASSOCIATION	Total	Total
S801	MAINE MUNICIPAL ASSOCIATION	208	251
S733	PORTLAND, CITY OF	23	29
	Group Total	231	280
MAINE SCHOOL MANAGEMENT ASSOC.			
	MAINE SCHOOL MANAGEMENT ASSOC.	Total	Total
S374	MAINE SCHOOL MANAGEMENT ASSOC.	117	71
	Group Total	117	71
MEAD WESTVACO			
	MEAD WESTVACO	Total	Total
S394	MEAD WESTVACO	15	13
	Group Total	15	13
MID STATE ADJUSTING			
	MID STATE ADJUSTING	Total	Total
16640	MID STATE ADJUSTING	No filings	No filings
	Group Total	No filings	No filings
NETSUI SUMITOMO INS CO OF AMERICA			
	NETSUI SUMITOMO INS CO OF AMERICA	Total	Total
19089	NETSUI SUMITOMO INS CO OF AMERICA	1	No filings
	Group Total	1	No filings
MORSE, PAYSON & NOYES			
	MORSE, PAYSON & NOYES	Total	Total
S388	MORSE, PAYSON & NOYES	77	38
	Group Total	77	38
NATIONAL GRANGE MUTUAL INSURANCE			
	NATIONAL GRANGE MUTUAL INSURANCE	Total	Total
16322	NATIONAL GRANGE MUTUAL INSURANCE	5	3
	Group Total	5	3

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
ONE BEACON			
	Total	Total	
10049	AMERICAN EMPLOYERS INSURANCE CO	No filings	1
12300	EMPLOYERS FIRE INS. CO.	*	*
14540	ONEBEACON AMERICA INSURANCE CO	1	5
10359	ONEBEACON AMERICA INSURANCE CO	No filings	2
36501	YORK INSURANCE COMPANY OF MAINE	No filings	1
	Group Total	1	9
PEERLESS INSURANCE GROUP			
	Total	Total	
10650	EXCELSIOR INSURANCE COMPANY	21	15
14184	NETHERLANDS INSURANCE COMPANY,	7	8
11355	PEERLESS INS CO	53	27
	Group Total	81	50
PUBLIC SERVICE MUTUAL			
	Total	Total	
16152	Group Total	No filings	1
ROYAL & SUNALLIANCE INSURANCE GROUP			
	Total	Total	
14699	AMERICAN & FOREIGN INSURANCE CO.	No filings	No filings
11762	CONNECTICUT INDEMNITY CO	1	No filings
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	No filings	1
10391	GLOBE INDEMNITY CO	4	No filings
CT001	RISK ENTERPRISES MANAGEMENT	1	1
13684	ROYAL & SUNALLIANCE	21	14
CT024	ROYAL & SUNALLIANCE/BOWATER	No filings	No filings
10723	ROYAL INDEMNITY	3	5
13986	SAFEGUARD INSURANCE CO	1	No filings
12572	SECURITY INSURANCE OF HARTFORD	6	5
15572	SECURITY INSURANCE OF HARTFORD	No filings	No filings
	Group Total	37	26
RYDER			
S350	Group Total	*	*
SEDGWICK INSURANCE GROUP			
	Total	Total	
S399	SEDGWICK OF NEW ENGLAND	14	No filings
CT006	SEDGWICK CLAIMS MANAGEMENT	57	56
CT011	SEDGWICK CLAIMS MANAGEMENT	No filings	2
S301	SEDGWICK OF MAINE INC (Sedgwick Clms Mgmt. Svc)	209	110
TPA13	SEDGWICK CLAIMS SERVICES/GE	*	*
CT023	SEDGWICK CLAIMS SERVICES	23	5
CT032	SEDGWICK CLAIMS SERVICES	5	No filings
TPA26	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	3	1
	Group Total	311	174

Appendix A

INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON

2004

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
	SENTRY INSURANCE CO.	Total	Total
15571	SENTRY INSURANCE CO.	24	3
13668	JOHN DEERE INS CO	5	No filings
	Group Total	29	3
	SOMPO JAPAN INS COMPANY OF AMERICA	Total	Total
19321		No filings	No filings
	Group Total		
	STATE OF MAINE	Total	Total
S369		141	106
	Group Total		
	ST. PAUL TRAVELERS	Total	Total
15318	CHARTER OAK FIRE INSURANCE CO.	3	2
S327	CONSTITUTION STATE SERVICE	6	1
CT020	CONSTITUTION STATE SERVICE	18	16
TPA11	CONSTITUTION STATE SERVICE	1	1
10227	FIDELITY & GUARANTY INS. CO.	18	4
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	16	6
14230	ST. PAUL GUARDIAN INSURANCE	No filings	No filings
12823	ST. PAUL INSURANCE COMPANY	*	*
13692	ST. PAUL MERCURY INSURANCE CO	4	No filings
11223	TRAVELERS/AETNA C & S CO	7	4
13579	TRAVELERS PROPERTY CASUALTY CO.	28	29
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	36	34
10804	TRAVELERS INS CO	16	10
10847	USF & G INC/ST. PAUL FIRE INS.	3	2
	Group Total	156	109
	SYNERNET	Total	Total
S395	SYNERNET	40	24
TPA8	SYNERNET	65	105
	Group Total	105	129
	T.H.E. CASUALTY INS. COMPANY	Total	Total
40851		1	No filings
	Group Total		
	TOKIO MARINE & FIRE IND CO	Total	Total
14281		*	*
	Group Total		
	TRANSGUARD INSURANCE COMPANY	Total	Total
31097		*	*
	Group Total		

Appendix A **INSURANCE GROUP COMPLIANCE - INITIAL FILINGS COMPARISON** **2004**

NCCI	INSURANCE GROUP	Total Number of Initial MOPs Filed	Total Initial Indemnity NOCs Filed
VIRGINIA SURETY COMPANY INC.			
CT041	APPLIED RISK SERVICES	4	2
19879	VIRGINIA SURETY	*	*
	Group Total	4	2
WARD NORTH AMERICA			
CT014	Group Total	*	*
XL SPECIALTY INSURANCE COMPANY			
27944	Group Total	No filings	No filings
ZURICH INSURANCE GROUP			
17965	AMERICAN ZURICH	7	1
12173	ASSURANCE CO OF AMERICA	*	*
CT010	CHESTERFIELD SERVICES	2	3
12963	MAINE BONDING & CASUALTY	*	*
10545	MARYLAND CASUALTY CO	8	1
13765	NORTHERN INSURANCE CO OF NEW YORK	1	1
12297	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings
10863	ZURICH AMERICAN INS CO	37	13
11452	ZURICH NORTH AMERICA	*	*
	Group Total	55	19

Appendix B

Insurance Group Compliance Initial Indemnity Payments and MOP filing

2004

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
ACADIA							
CT025	ACADIA INSURANCE CO.	12	11	92%	12	12	100%
33391	ACADIA INSURANCE CO.	86	78	91%	86	85	99%
30260	ACADIA INSURANCE CO.	15	15	100%	15	15	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*	*	*	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	2	2	100%	2	2	100%
27723	FIREMAN'S INS CO OF WASHINGTON	17	17	100%	17	16	94%
	Group Total	132	123	93%	132	130	98%
AIG							
S328	AIG CLAIMS (PRATT & WHITNEY)	4	3	75%	4	2	50%
14354	AIU INSURANCE	*	*	*	*	*	*
13781	AMERICAN HOME ASSURANCE	13	6	46%	13	4	31%
CT013	CLAIMS MANAGEMENT INC (WAL-MART)	17	17	100%	17	14	82%
15172	COMMERCE & INDUSTRY INS. CO.	8	4	50%	8	2	25%
13102	GRANITE STATE INSURANCE COMPANY	*	*	*	*	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	14	12	86%	14	11	79%
CT031	MARRIOTT CLAIMS SERVICES	1	1	100%	1	1	100%
13072	NATIONAL UNION FIRE INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
13080	NEW HAMPSHIRE INS COMPANY	3	2	67%	3	1	33%
	Group Total	60	45	75%	60	35	58%
ALEA GROUP							
41068	Group Total	1	1	100%	1	1	100%
AMERICAN INTERSTATE INS CO							
24759	Group Total	10	10	100%	10	10	100%
ARCH INSURANCE COMPANY							
28355	Group Total	7	2	29%	7	1	14%
ATLANTIC MUTUAL							
16470	ATLANTIC MUTUAL INSURANCE CO.	No filings	No filings	No filings	No filings	No filings	No filings
12149	CENTENNIAL INS CO	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
BANGOR, CITY OF							
S705	Group Total	9	9	100%	9	9	100%
BATH IRON WORKS							
S347	Group Total	47	47	100%	47	44	94%
BROADSPIRE GROUP							
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
10065	AMERICAN MOTORISTS	*	*	*	*	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*	*	*	*	*
CT040	BROADSPIRE	13	6	46%	13	5	38%
14257	KEMPER INSURANCE COMPANY	*	*	*	*	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*	*	*	*	*
	Group Total	13	6	46%	13	5	38%

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CAMBRIDGE INTEGRATED SERVICES							
CT016	CAMBRIDGE INTEGRATED SERVICES (TPA)	7	4	57%	7	3	43%
CT038	CAMBRIDGE INTEGRATED SERVICES (TPA)	No filings	No filings	No filings	No filings	No filings	No filings
TPA24	CAMBRIDGE INTEGRATED SERVICES (TPA)	*	*	*	*	*	*
	Group Total	7	4	57%	7	3	43%
CANNON COCHRAN MANAGEMENT SERVICES							
S323	CANNON COCHRAN MANAGEMENT SERVICES	1	1	100%	1	1	100%
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
CT042	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
S0018	CITY OF LEWISTON	4	4	100%	4	4	100%
S0002	GREATER PORTLAND V	23	20	87%	23	21	91%
S0003	HUHTAMAKI FOODSERVICE INC	13	11	85%	13	11	85%
S0007	IRVING TANNING CO DELAWARE	1	1	100%	1	1	100%
S0001	LEPAGE BAKERIES	8	4	50%	8	3	38%
S0019	LEWISTON SCHOOL DEPARTMENT	3	3	100%	3	3	100%
S0009	MAINE MCDONALDS OPERATORS	6	5	83%	6	5	83%
S0015	MAINE TURNPIKE AUTHORITY	15	13	87%	15	14	93%
S0013	PARKER HANNIFIN CORP	6	6	100%	6	6	100%
	Group Total	80	68	85%	80	69	86%
CHUBB INSURANCE GROUP							
21512	CHUBB INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
12890	FEDERAL INSURANCE CO	9	5	56%	9	4	44%
10685	PACIFIC INDEMNITY INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	9	5	56%	9	4	44%
CHURCH MUTUAL INSURANCE COMPANY							
16853	Group Total	1	0	0%	1	0	0%
CIANBRO CORPORATION							
S344	Group Total	3	3	100%	3	3	100%
CLARENDON NATIONAL INS CO							
20532	CLARENDON NATIONAL INS CO	*	*	*	*	*	*
25461	CLARENDON NATIONAL INS CO	*	*	*	*	*	*
	Group Total	*	*	*	*	*	*
C.N.A.							
10030	AMERICAN CASUALTY CO	15	10	67%	15	6	40%
S382	C N A STANDARD LINE CLAIMS	No filings	No filings	No filings	No filings	No filings	No filings
S392	C N A STANDARD LINE CLAIMS	No filings	No filings	No filings	No filings	No filings	No filings
CT030	C N A STANDARD LINE CLAIMS (TPA)	No filings	No filings	No filings	No filings	No filings	No filings
10243	CONTINENTAL CASUALTY CO	3	3	100%	3	3	100%
15113	CONTINENTAL INSURANCE COMPANY	*	*	*	*	*	*
12238	NATIONAL INSURANCE COMPANY OF HARTFORD	3	3	100%	3	3	100%
12688	TRANSCONTINENTAL INS. CO.	*	*	*	*	*	*
12408	TRANSPORTATION INSURANCE CO.	10	8	80%	10	7	70%
15032	VALLEY FORGE INSURANCE COMPANY	1	0	0%	1	0	0%
	Group Total	32	24	75%	32	19	59%

*Indicates no claims activity

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	CRAWFORD & CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19968	ACCIDENT FUND INSURANCE COMPANY	No filings	No filings	No filings	No filings	No filings	No filings
14095	ARGONAUT INSURANCE COMPANY	No filings	No filings	No filings	No filings	No filings	No filings
CT027	CRAWFORD & CO	13	7	54%	13	2	15%
CT028	CRAWFORD & CO	3	2	67%	3	2	67%
S305	CRAWFORD & CO	*	*	*	*	*	*
S402	CRAWFORD & CO	*	*	*	*	*	*
TPA21	CRAWFORD & CO	3	2	67%	3	1	33%
13188	GULF INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	1	1	100%	1	1	100%
14788	PROTECTIVE INSURANCE	*	*	*	*	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*	*	*	*	*
24023	VANLINER INSURANCE	4	4	100%	4	4	100%
	Group Total	24	16	67%	24	10	42%
	CROSS INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S362	Group Total	*	*	*	*	*	*
	DUNLAP CLAIMS MANAGEMENT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S0012	BANGOR HYDRO ELECTRIC	4	3	75%	4	3	75%
S401	CENTRAL MAINE MEDICAL CENTER	12	12	100%	12	12	100%
S708	CENTRAL MAINE POWER CO	13	13	100%	13	13	100%
S0005	CONSTRUCTION SERVICES GROUP TRUST	23	18	78%	23	21	91%
S0006	DISTRIBUTORS SUPPLIERS GROUP TRUST	37	35	95%	37	36	97%
S357	DUNLAP CLAIMS MANAGEMENT	1	0	0%	1	1	100%
S0017	EAGLE ELECTRIC MANUFACTURING	1	1	100%	1	1	100%
S0020	EASTERN MAINE GROUP	26	20	77%	26	16	62%
S0008	FOREST PRODUCTS GROUP TRUST	22	19	86%	22	20	91%
S0016	HUSSEY SEATING CO	3	3	100%	3	3	100%
S0021	MAINE OIL DEALERS ASSOCIATION	29	27	93%	29	28	97%
S0014	MAINE YANKEE ATOMIC POWER CO	*	*	*	*	*	*
S0010	ME CHAMBER OF COMM & INDUSTRY	33	26	79%	33	27	82%
S0011	MFG OF MAINE GROUP TRUST	9	9	100%	9	8	89%
S340	PIONEER PLASTICS	17	16	94%	17	15	88%
S0004	SOCIAL SERVICES & EDUCATION	7	5	71%	7	6	86%
	Group Total	237	207	87%	237	210	89%
	ESIS GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
23035	ACE AMERICAN INSURANCE CO	5	4	80%	5	3	60%
12165	ACE AMERICAN INSURANCE CO	19	8	42%	19	7	37%
12254	ACE PROPERTY & CASUALTY	1	1	100%	1	0	0%
15431	CIGNA FIRE UNDERWRITERS INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
S370	ESIS INC	4	3	75%	4	2	50%
S364	ESIS INC	24	19	79%	24	17	71%
CT007	ESIS INC	40	26	65%	40	20	50%
CT017	FUTURE COMP	*	*	*	*	*	*
25437	INDEMNITY INSURANCE OF NORTH AMERICA	3	2	67%	3	2	67%
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	1	0	0%	1	0	0%
10677	PACIFIC EMPLOYERS INS CO	1	1	100%	1	1	100%
	Group Total	98	64	65%	98	52	53%

*Indicates no claims activity

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
32530	FAIRFIELD INSURANCE COMPANY						
	Group Total	3	3	100%	3	2	67%
16446	FEDERATED MUTUAL INSURANCE CO.						
	Group Total	1	0	0%	1	0	0%
S338	FILENE'S DEPARTMENT STORE						
	Group Total	1	0	0%	1	0	0%
	FIREMANS FUND						
10022	AMERICAN AUTOMOBILE INS CO	*	*	*	*	*	*
12289	AMERICAN INS CO	*	*	*	*	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
12866	NATIONAL SURETY	*	*	*	*	*	*
	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
CT019	GAB ROBBINS						
TPA2	GAB ROBBINS	4	2	50%	4	1	25%
S355	GENERAL ADJUSTMENT BUREAU	3	3	100%	3	3	100%
11126	PETROLEUM CASUALTY COMPANY	*	*	*	*	*	*
	Group Total	7	5	71%	7	4	57%
TPA6	GALLAGHER BASSETT						
CT003	GALLAGHER BASSETT SERVICES, INC.	1	1	100%	1	1	100%
CT005	GALLAGHER BASSETT SERVICES, INC.	24	14	58%	24	10	42%
CT036	GALLAGHER BASSETT SERVICES, INC.	35	26	74%	35	24	69%
S304	GALLAGHER-BASSETT SERVICES, INC.	No filings	No filings	No filings	No filings	No filings	No filings
TPA29	GALLAGHER-BASSETT SERVICES, INC./YELLOW	3	2	67%	3	0	0%
24147	NORTH AMERICAN SPECIALTY INSURANCE	4	0	0%	4	0	0%
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	*	*	*	*	*	*
21288	PENNSYLVANIA MFG. INDEMNITY CO	1	1	100%	1	1	100%
16349	SAFETY NATIONAL CASUALTY CORP	*	*	*	*	*	*
	Group Total	1	0	0%	1	0	0%
	Group Total	69	44	64%	69	36	52%
S743	GATES MACDONALD						
CT015	GATES MACDONALD	7	2	29%	7	3	43%
TPA23	GATES MACDONALD/UNIVERSITY OF MAINE	No filings	No filings	No filings	No filings	No filings	No filings
TPA14	GATES MACDONALD	21	16	76%	21	15	71%
11509	OLD REPUBLIC INSURANCE	*	*	*	*	*	*
	Group Total	2	2	100%	2	1	50%
	Group Total	30	20	67%	30	19	63%
14028	GREAT AMERICAN INSURANCE CO						
14176	GREAT AMERICAN ALLIANCE INS. CO	No filings	No filings	No filings	No filings	No filings	No filings
24287	GREAT AMERICAN INSURANCE CO	1	0	0%	1	0	0%
	Group Total	*	*	*	*	*	*
	Group Total	1	0	0%	1	0	0%

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11371	GREAT WEST CASUALTY						
	Group Total	1	0	0%	1	0	0%
	GUARD GROUP						
21873	AMGUARD INSURANCE COMPANY	4	3	75%	4	3	75%
33936	EASTGUARD INSURANCE COMPANY	*	*	*	*	*	*
25844	NORGUARD INSURANCE COMPANY	51	47	92%	51	47	92%
	Group Total	55	50	91%	55	50	91%
	HANNAFORD BROTHERS						
S381	Group Total	96	87	91%	96	88	92%
	HANOVER INSURANCE GROUP						
11002	CITIZENS INSURANCE CO OF AMERICA	No filings	No filings	No filings	No filings	No filings	No filings
13633	HANOVER INSURANCE CO	33	32	97%	33	32	97%
10006	MASSACHUSETTS BAY INS CO	2	2	100%	2	2	100%
	Group Total	35	34	97%	35	34	97%
	HARLEYSVILLE WORCESTER INS. CO.						
16926	HARLEYSVILLE MUTUAL INSURANCE CO.	*	*	*	*	*	*
21644	HARLEYSVILLE WORCESTER INS. CO.	1	1	100%	1	0	0%
	Group Total	1	1	100%	1	0	0%
	HARTFORD						
CT033	CUSTARD INSURANCE ADJUSTERS INS	1	1	100%	1	1	100%
14397	HARTFORD CASUALTY INSURANCE CO.	1	0	0%	1	0	0%
13269	HARTFORD FIRE INSURANCE COMPANY	6	5	83%	6	5	83%
20605	HARTFORD INS. CO. OF THE MIDWEST	9	8	89%	9	6	67%
10456	HARTFORD UNDERWRITERS INS. CO.	18	12	67%	18	9	50%
CT026	SPECIALTY RISK SERVICES INC	4	3	75%	4	2	50%
CT037	SPECIALTY RISK SERVICES INC	No filings	No filings	No filings	No filings	No filings	No filings
10448	THE HARTFORD	5	2	40%	5	1	20%
14974	TWIN CITY FIRE INS CO	22	16	73%	22	12	55%
	Group Total	66	47	71%	66	36	55%
	LIBERTY MUTUAL GROUP						
15555	EMPLOYERS INSURANCE OF WAUSAU	18	15	83%	18	11	61%
27359	FIRST LIBERTY INSURANCE CORP	4	2	50%	4	2	50%
CT009	HELMSMAN MANAGEMENT SERVICE	2	1	50%	2	1	50%
S321	HELMSMAN MANAGEMENT SERVICE	2	1	50%	2	1	50%
21814	LIBERTY INSURANCE CORP.	89	75	84%	89	70	79%
16586	LIBERTY MUTUAL FIRE INSURANCE	60	56	93%	60	51	85%
15628	LIBERTY MUTUAL INSURANCE CO.	32	27	84%	32	24	75%
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings	No filings	No filings	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	1	0	0%	1	0	0%
18996	WAUSAU UNDERWRITERS INS CO	4	3	75%	4	3	75%
	Group Total	212	180	85%	212	163	77%

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	MAINE ADJUSTMENT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT004	MAINE ADJUSTMENT SERVICES	No filings	No filings	No filings	No filings	No filings	No filings
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings	No filings	No filings	No filings	No filings
24562	STAR INSURANCE	6	2	33%	6	1	17%
12777	UNITED STATES FIRE INSURANCE CO	1	0	0%	1	0	0%
	Group Total	7	2	29%	7	1	14%
	MAINE AUTOMOBILE DEALERS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S803	MAINE AUTOMOBILE DEALERS	55	53	96%	55	55	100%
S391	MAINE AUTOMOBILE DEALERS	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	55	53	96%	55	55	100%
	MAINE EMPLOYERS' MUTUAL INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1636	1472	90%	1636	1466	90%
TPA28	MAINE EMPLOYERS' MUTUAL INSURANCE	*	*	*	*	*	*
	Group Total	1636	1472	90%	1636	1466	90%
	MAINE HEALTH CARE ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S387	MAINE HEALTH CARE ASSOCIATION	52	39	75%	52	41	79%
	Group Total	52	39	75%	52	41	79%
	MAINE MOTOR TRANSPORT ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S385	MAINE MOTOR TRANSPORT ASSOCIATION	32	32	100%	32	32	100%
	Group Total	32	32	100%	32	32	100%
	MAINE MUNICIPAL ASSOCIATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S801	MAINE MUNICIPAL ASSOCIATION	208	169	81%	208	176	85%
S733	PORTLAND, CITY OF	23	16	70%	23	16	70%
	Group Total	231	185	80%	231	192	83%
	MAINE SCHOOL MANAGEMENT ASSOC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S374	MAINE SCHOOL MANAGEMENT ASSOC.	117	116	99%	117	114	97%
	Group Total	117	116	99%	117	114	97%
	MEAD WESTVACO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S394	MEAD WESTVACO	15	15	100%	15	15	100%
	Group Total	15	15	100%	15	15	100%
	MID STATE ADJUSTING	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16640	ARROW MUTUAL INS CO	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	MITSUMI SUMITOMO INS CO OF AMERICA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19089	MITSUMI SUMITOMO INS CO OF AMERICA	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
	MORSE, PAYSON & NOYES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S388	MORSE, PAYSON & NOYES	77	73	95%	77	71	92%
	Group Total	77	73	95%	77	71	92%
	NATIONAL GRANGE MUTUAL INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16322	NATIONAL GRANGE MUTUAL INSURANCE	5	1	20%	5	1	20%
	Group Total	5	1	20%	5	1	20%

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ONEBEACON	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10049	AMERICAN EMPLOYERS INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
12300	EMPLOYERS FIRE INS. CO.	*	*	*	*	*	*
14540	ONEBEACON AMERICA INSURANCE CO	1	0	0%	1	0	0%
10359	ONEBEACON AMERICA INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
36501	YORK INSURANCE COMPANY OF MAINE	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	1	0	0%	1	0	0%
	PEERLESS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10650	EXCELSIOR INSURANCE COMPANY	21	20	95%	21	21	100%
14184	NETHERLANDS INSURANCE COMPANY,	7	7	100%	7	7	100%
11355	PEERLESS INS CO	53	48	91%	53	50	94%
	Group Total	81	75	93%	81	78	96%
	PUBLIC SERVICE MUTUAL	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16152	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	ROYAL & SUNALLIANCE INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14699	AMERICAN & FOREIGN INSURANCE CO.	No filings	No filings	No filings	No filings	No filings	No filings
11762	CONNECTICUT INDEMNITY CO	1	1	100%	1	1	100%
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	No filings	No filings	No filings	No filings	No filings	No filings
10391	GLOBE INDEMNITY CO	4	3	75%	4	1	25%
CT001	RISK ENTERPRISES MANAGEMENT	1	1	100%	1	1	100%
13684	ROYAL & SUNALLIANCE	21	6	29%	21	6	29%
CT024	ROYAL & SUNALLIANCE/BOWATER	No filings	No filings	No filings	No filings	No filings	No filings
10723	ROYAL INDEMNITY	3	2	67%	3	1	33%
13986	SAFEGUARD INSURANCE CO	1	0	0%	1	0	0%
12572	SECURITY INSURANCE OF HARTFORD	6	1	17%	6	1	17%
15572	SECURITY INSURANCE OF HARTFORD	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	37	14	38%	37	11	30%
	RYDER	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S350	Group Total	*	*	*	*	*	*
	SEDGWICK INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S399	SEDGWICK OF NEW ENGLAND	14	10	71%	14	7	50%
CT006	SEDGWICK CLAIMS MANAGEMENT	57	41	72%	57	38	67%
CT011	SEDGWICK CLAIMS MANAGEMENT	No filings	No filings	No filings	No filings	No filings	No filings
S301	SEDGWICK OF MAINE INC (Sedgwick Clms Mgmt. Svc)	209	193	92%	209	189	90%
TPA13	SEDGWICK CLAIMS SERVICES/GE	*	*	*	*	*	*
CT023	SEDGWICK CLAIMS SERVICES	23	16	70%	23	15	65%
CT032	SEDGWICK CLAIMS SERVICES	5	5	100%	5	5	100%
TPA26	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	3	0	0%	3	0	0%
	Group Total	311	265	85%	311	254	82%

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
	SENTRY INSURANCE CO.						
15571	SENTRY INSURANCE CO.	24	18	75%	24	12	50%
13668	JOHN DEERE INS CO	5	5	100%	5	5	100%
	Group Total	29	23	79%	29	17	59%
	SOMPO JAPAN INS COMPANY OF AMERICA						
19321	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	STATE OF MAINE						
S369	Group Total	117	109	93%	141	108	77%
	ST PAUL TRAVELERS INSURANCE GROUP						
15318	CHARTER OAK FIRE INSURANCE CO.	3	3	100%	3	3	100%
S327	CONSTITUTION STATE SERVICE	6	3	50%	6	2	33%
CT020	CONSTITUTION STATE SERVICE	18	15	83%	18	13	72%
TPA11	CONSTITUTION STATE SERVICE	1	1	100%	1	1	100%
10227	FIDELITY & GUARANTY INS. CO.	18	11	61%	18	8	44%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	16	13	81%	16	9	56%
14230	ST. PAUL GUARDIAN INS CO	No filings	No filings	No filings	No filings	No filings	No filings
12823	ST. PAUL INSURANCE COMPANY	*	*	*	*	*	*
13692	ST. PAUL MERCURY INSURANCE CO	4	4	100%	4	3	75%
11223	TRAVELERS/AETNA C & S CO	7	6	86%	7	6	86%
13579	TRAVELERS PROPERTY CASUALTY CO.	28	24	86%	28	23	82%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	36	32	89%	36	29	81%
10804	TRAVELERS INS CO	16	14	88%	16	12	75%
10847	USF & G INC/ST. PAUL FIRE INS.	3	3	100%	3	2	67%
	Group Total	156	129	83%	156	111	71%
	SYNERNET						
S395	SYNERNET	40	33	83%	40	32	80%
TPA8	SYNERNET	65	62	95%	65	59	91%
	Group Total	105	95	90%	105	91	87%
	T.H.E. CASUALTY INS. COMP.						
40851	Group Total	1	1	100%	1	1	100%
	TOKIO MARINE & FIRE IND CO						
14281	Group Total	*	*	*	*	*	*
	TRANSGUARD INSURANCE COMPANY						
31097	Group Total	*	*	*	*	*	*

Appendix B INSURANCE GROUP COMPLIANCE-INITIAL INDEMNITY PAYMENTS AND MOP FILING

2004

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
VIRGINIA SURETY COMPANY INC.							
CT041	APPLIED RISK SERVICES	4	2	50%	4	1	25%
19879	VIRGINIA SURETY	*	*	*	*	*	*
	Group Total	4	2	50%	4	1	25%
WARD NORTH AMERICA							
CT014	Group Total	*	*	*	*	*	*
XL SPECIALTY INSURANCE COMPANY							
27944	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
ZURICH INSURANCE GROUP							
17965	AMERICAN ZURICH	7	2	29%	7	3	43%
12173	ASSURANCE CO OF AMERICA	*	*	*	*	*	*
CT010	CHESTERFIELD SERVICES	2	1	50%	2	1	50%
12963	MAINE BONDING & CASUALTY	*	*	*	*	*	*
10545	MARYLAND CASUALTY CO	8	4	50%	8	5	63%
13765	NORTHERN INSURANCE CO OF NEW YORK	1	0	0%	1	1	100%
12297	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
10863	ZURICH AMERICAN INS CO	37	24	65%	37	20	54%
11452	ZURICH NORTH AMERICA	*	*	*	*	*	*
	Group Total	55	31	56%	55	30	55%

Appendix C

Insurance Group Compliance NOC Filing

2004

Appendix C **INSURANCE GROUP COMPLIANCE - NOC FILING** **2004**

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	ACADIA	Total	Timely	Timely Percentage
CT025	ACADIA INSURANCE CO.	9	9	100%
33391	ACADIA INSURANCE CO.	40	39	98%
30260	ACADIA INSURANCE CO.	12	11	92%
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	1	1	100%
27723	FIREMAN'S INS CO OF WASHINGTON	1	1	100%
	Group Total	63	61	97%
	AIG	Total	Timely	Timely Percentage
S328	AIG CLAIMS (PRATT & WHITNEY)	3	2	67%
14354	AIU INSURANCE	*	*	*
13781	AMERICAN HOME ASSURANCE	14	5	36%
CT013	CLAIMS MANAGEMENT INC. (WAL-MART)	276	274	99%
15172	COMMERCE & INDUSTRY INS. CO.	12	2	17%
13102	GRANITE STATE INSURANCE COMPANY	*	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	15	11	73%
CT031	MARRIOTT CLAIMS SERVICES	No filings	No filings	No filings
13072	NATIONAL UNION FIRE INS CO	No filings	No filings	No filings
13080	NEW HAMPSHIRE INS COMPANY	1	0	0%
	Group Total	321	294	92%
	ALEA GROUP	Total	Timely	Timely Percentage
41068	Group Total	1	1	100%
	AMERICAN INTERSTATE INS CO	Total	Timely	Timely Percentage
24759	Group Total	1	1	100%
	ARCH INSURANCE COMPANY	Total	Timely	Timely Percentage
28355	Group Total	1	1	100%
	ATLANTIC MUTUAL	Total	Timely	Timely Percentage
16470	ATLANTIC MUTUAL INSURANCE CO.	No filings	No filings	No filings
12149	CENTENNIAL INS CO	No filings	No filings	No filings
	Group Total	No filings	No filings	No filings
	BANGOR, CITY OF	Total	Timely	Timely Percentage
S705	Group Total	4	4	100%
	BATH IRON WORKS	Total	Timely	Timely Percentage
S347	Group Total	89	89	100%
	BROADSPIRE	Total	Timely	Timely Percentage
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	1	1	100%
10065	AMERICAN MOTORISTS	*	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*	*
CT040	BROADSPIRE	6	6	100%
14257	KEMPER INSURANCE COMPANY	*	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*	*
	Group Total	7	7	100%

Appendix C

INSURANCE GROUP COMPLIANCE - NOC FILING

2004

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
CAMBRIDGE INTEGRATED SERVICES				
CT016	CAMBRIDGE INTEGRATED SERVICES (TPA)	No filings	No filings	No filings
CT038	CAMBRIDGE INTEGRATED SERVICES (TPA)	No filings	No filings	No filings
TPA24	CAMBRIDGE INTEGRATED SERVICES (TPA)	*	*	*
	Group Total	No filings	No filings	No filings
CANNON COCHRAN MANAGEMENT SERVICES				
S323	CANNON COCHRAN MANAGEMENT SERVICES	1	1	100%
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*
CT042	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*
S0018	CITY OF LEWISTON	2	2	100%
S0002	GREATER PORTLAND V	32	32	100%
S0003	HUHTAMAKI FOODSERVICE INC	3	3	100%
S0007	IRVING TANNING CO DELAWARE	1	1	100%
S0001	LEPAGE BAKERIES	8	8	100%
S0019	LEWISTON SCHOOL DEPARTMENT	2	2	100%
S0009	MAINE MCDONALDS OPERATORS	19	19	100%
S0015	MAINE TURNPIKE AUTHORITY	9	9	100%
S0013	PARKER HANNIFIN CORP	2	2	100%
	Group Total	79	79	100%
CHUBB INSURANCE GROUP				
21512	CHUBB INSURANCE	No filings	No filings	No filings
12890	FEDERAL INSURANCE CO	3	1	33%
10685	PACIFIC INDEMNITY INSURANCE CO	No filings	No filings	No filings
	Group Total	3	1	33%
CHURCH MUTUAL INSURANCE COMPANY				
16853	Group Total	No filings	No filings	No filings
CIANBRO CORPORATION				
S344	Group Total	4	4	100%
CLARENDON NATIONAL INS CO				
20532	CLARENDON NATIONAL INS CO	*	*	*
25461	CLARENDON NATIONAL INS CO	*	*	*
	Group Total	*	*	*
C.N.A.				
10030	AMERICAN CASUALTY CO	11	6	55%
S382	C N A STANDARD LINE CLAIMS	No filings	No filings	No filings
S392	C N A STANDARD LINES CLAIMS	1	1	100%
CT030	C N A STANDARD LINE CLAIMS (TPA)	1	0	0%
10243	CONTINENTAL CASUALTY CO	1	1	100%
15113	CONTINENTAL INSURANCE COMPANY	*	*	*
12238	NATIONAL INSURANCE COMPANY OF HARTFORD	1	1	100%
12688	TRANSCONTINENTAL INS. CO.	*	*	*
12408	TRANSPORTATION INSURANCE CO.	5	5	100%
15032	VALLEY FORGE INSURANCE COMPANY	No filings	No filings	No filings
	Group Total	20	14	70%

Appendix C INSURANCE GROUP COMPLIANCE - NOC FILING 2004

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
CRAWFORD & CO				
19968	ACCIDENT FUND INSURANCE COMPANY	1	0	0%
14095	ARGONAUT INSURANCE COMPANY	No filings	No filings	No filings
CT027	CRAWFORD & CO	5	3	60%
CT028	CRAWFORD & CO	3	2	67%
S305	CRAWFORD & CO	*	*	*
S402	CRAWFORD & CO	*	*	*
TPA21	CRAWFORD & CO	1	0	0%
13188	GULF INSURANCE CO.	1	1	100%
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	No filings	No filings	No filings
14788	PROTECTIVE INSURANCE	*	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*	*
24023	VANLINER INSURANCE	1	1	100%
	Group Total	12	7	58%
CROSS INSURANCE				
S362	Group Total	*	*	*
DUNLAP CLAIMS MANAGEMENT				
S0012	BANGOR HYDRO ELECTRIC	1	1	100%
S401	CENTRAL MAINE MEDICAL CENTER	7	7	100%
S708	CENTRAL MAINE POWER CO	12	12	100%
S0005	CONSTRUCTION SERVICES GROUP TRUST	10	10	100%
S0006	DISTRIBUTORS SUPPLIERS GROUP TRUST	26	26	100%
S357	DUNLAP CLAIMS MANAGEMENT	1	1	100%
S0017	EAGLE ELECTRIC MANUFACTURING	1	1	100%
S0020	EASTERN MAINE GROUP	32	31	97%
S0008	FOREST PRODUCTS GROUP TRUST	9	8	89%
S0016	HUSSEY SEATING CO	No filings	No filings	No filings
S0021	MAINE OIL DEALERS ASSOCIATION	13	13	100%
S0014	MAINE YANKEE ATOMIC POWER CO	*	*	*
S0010	ME CHAMBER OF COMM & INDUSTRY	33	30	91%
S0011	MFG OF MAINE GROUP TRUST	6	6	100%
S340	PIONEER PLASTICS	3	3	100%
S0004	SOCIAL SERVICES & EDUCATION	8	8	100%
	Group Total	162	157	97%
ESIS GROUP				
23035	ACE AMERICAN INSURANCE CO	5	4	80%
12165	ACE AMERICAN INSURANCE CO	20	13	65%
12254	ACE PROPERTY & CASUALTY	1	1	100%
15431	CIGNA FIRE UNDERWRITERS INSURANCE	1	0	0%
S370	ESIS INC	5	4	80%
S364	ESIS INC	16	15	94%
CT007	ESIS INC	33	25	76%
CT017	FUTURE COMP	*	*	*
25437	INDEMNITY INSURANCE OF NORTH AMERICA	5	4	80%
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	No filings	No filings	No filings
10677	PACIFIC EMPLOYERS INS CO	3	3	100%
	Group Total	89	69	78%

Appendix C

INSURANCE GROUP COMPLIANCE - NOC FILING

2004

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	FAIRFIELD INSURANCE COMPANY	Total	Timely	Timely Percentage
32530	Group Total	1	1	100%
	FEDERATED MUTUAL INSURANCE CO.	Total	Timely	Timely Percentage
16446	Group Total	No filings	No filings	No filings
	FILENE'S DEPARTMENT STORE	Total	Timely	Timely Percentage
S338	Group Total	No filings	No filings	No filings
	FIREMANS FUND	Total	Timely	Timely Percentage
10022	AMERICAN AUTOMOBILE INS CO	*	*	*
12289	AMERICAN INS CO	*	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	No filings	No filings	No filings
12866	NATIONAL SURETY	*	*	*
	Group Total	No filings	No filings	No filings
	GAB ROBBINS	Total	Timely	Timely Percentage
CT019	GAB ROBBINS	No filings	No filings	No filings
TPA2	GAB ROBBINS	*	*	*
S355	GENERAL ADJUSTMENT BUREAU	4	3	75%
11126	PETROLEUM CASUALTY COMPANY	*	*	*
	Group Total	4	3	75%
	GALLAGHER BASSETT	Total	Timely	Timely Percentage
TPA6	GALLAGHER BASSETT SERVICES, INC.	No filings	No filings	No filings
CT003	GALLAGHER BASSETT SERVICES, INC.	10	5	50%
CT005	GALLAGHER BASSETT SERVICES, INC.	25	19	76%
CT036	GALLAGHER BASSETT SERVICES, INC.	1	1	100%
S304	GALLAGHER-BASSETT SERVICES, INC.	2	2	100%
TPA29	GALLAGHER-BASSETT SERVICES, INC.	No filings	No filings	No filings
24147	NORTH AMERICAN SPECIALTY INSURANCE	*	*	*
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	No filings	No filings	No filings
21288	PENNSYLVANIA MFG. INDEMNITY CO	*	*	*
16349	SAFETY NATIONAL CASUALTY CORP	No filings	No filings	No filings
	Group Total	38	27	71%
	GATES MACDONALD	Total	Timely	Timely Percentage
S743	GATES MACDONALD	9	9	100%
CT015	GATES MACDONALD	No filings	No filings	No filings
TPA23	GATES MACDONALD/UNIVERSITY OF MAINE	12	11	92%
TPA14	GATES MACDONALD	*	*	*
11509	OLD REPUBLIC INSURANCE	6	4	67%
	Group Total	27	24	89%
	GREAT AMERICAN INSURANCE CO	Total	Timely	Timely Percentage
14028	GREAT AMERICAN ALLIANCE INS. CO.	2	2	100%
14176	GREAT AMERICAN INSURANCE CO	No filings	No filings	No filings
24287	SEVEN HILLS INSURANCE COMPANY	*	*	*
	Group Total	2	2	100%

Appendix C
INSURANCE GROUP COMPLIANCE - NOC FILING
2004

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
GREAT WEST CASUALTY				
11371	Group Total	2	2	100%
GUARD GROUP				
21873	AMGUARD INSURANCE COMPANY	5	5	100%
33936	EASTGUARD INSURANCE COMPANY	*	*	*
25844	NORGUARD INSURANCE COMPANY	18	17	94%
	Group Total	23	22	96%
HANNAFORD BROTHERS				
S381	Group Total	22	22	100%
HANOVER INSURANCE GROUP				
11002	CITIZENS INSURANCE CO OF AMERICA	4	4	100%
13633	HANOVER INSURANCE CO	18	18	100%
10006	MASSACHUSETTS BAY INS CO	3	3	100%
	Group Total	25	25	100%
HARLEYSVILLE WORCESTER INS. CO.				
18926	HARLEYSVILLE MUTUAL INSURANCE CO.	*	*	*
21644	HARLEYSVILLE WORCESTER INS. CO.	No filings	No filings	No filings
	Group Total	No filings	No filings	No filings
HARTFORD				
CT033	CUSTARD INSURANCE ADJUSTERS INS	1	1	100%
14397	HARTFORD CASUALTY INSURANCE CO.	No filings	No filings	No filings
13269	HARTFORD FIRE INSURANCE COMPANY	3	1	33%
20605	HARTFORD INS. CO. OF THE MIDWEST	2	1	50%
10456	HARTFORD UNDERWRITERS INS. CO.	7	4	57%
CT026	SPECIALTY RISK SERVICES INC	3	1	33%
CT037	SPECIALTY RISK SERVICES INC	No filings	No filings	No filings
10448	THE HARTFORD	9	7	78%
14974	TWIN CITY FIRE INS CO	6	4	67%
	Group Total	31	19	61%
LIBERTY MUTUAL GROUP				
15555	EMPLOYERS INSURANCE OF WAUSAU	11	8	73%
27359	FIRST LIBERTY INSURANCE CORP	3	3	100%
CT009	HELMSMAN MANAGEMENT SERVICE	1	1	100%
S321	HELMSMAN MANAGEMENT SERVICE	1	1	100%
21814	LIBERTY INSURANCE CORP.	28	25	89%
16586	LIBERTY MUTUAL FIRE INSURANCE	46	39	85%
15628	LIBERTY MUTUAL INSURANCE CO	34	31	91%
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	No filings	No filings	No filings
18996	WAUSAU UNDERWRITERS INS CO	8	7	88%
	Group Total	132	115	87%

Appendix C

INSURANCE GROUP COMPLIANCE - NOC FILING

2004

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
MAINE ADJUSTMENT				
CT004	MAINE ADJUSTMENT SERVICES	4	4	100%
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings	No filings
24562	STAR INSURANCE	2	1	50%
12777	UNITED STATES FIRE INSURANCE CO	No filings	No filings	No filings
	Group Total	6	5	83%
MAINE AUTOMOBILE DEALERS				
S803	MAINE AUTOMOBILE DEALERS	15	15	100%
S391	MAINE AUTOMOBILE DEALERS	No filings	No filings	No filings
	Group Total	15	15	100%
MAINE EMPLOYERS' MUTUAL INSURANCE				
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	873	807	92%
TPA28	MAINE EMPLOYERS' MUTUAL INSURANCE	*	*	*
	Group Total	873	807	92%
MAINE HEALTH CARE ASSOCIATION				
S387	MAINE HEALTH CARE ASSOCIATION	48	41	85%
	Group Total	48	41	85%
MAINE MOTOR TRANSPORT ASSOCIATION				
S385	MAINE MOTOR TRANSPORT ASSOCIATION	38	38	100%
	Group Total	38	38	100%
MAINE MUNICIPAL ASSOCIATION				
S801	MAINE MUNICIPAL ASSOCIATION	251	237	94%
S733	PORTLAND, CITY OF	29	26	90%
	Group Total	280	263	94%
MAINE SCHOOL MANAGEMENT ASSOC.				
S374	MAINE SCHOOL MANAGEMENT ASSOC.	71	71	100%
	Group Total	71	71	100%
MEAD WESTVACO				
S394	MEAD WESTVACO	13	12	92%
	Group Total	13	12	92%
MID STATE ADJUSTING				
16640	MID STATE ADJUSTING	No filings	No filings	No filings
	Group Total	No filings	No filings	No filings
mitsui SUMITOMO INS CO OF AMERICA				
19089	mitsui SUMITOMO INS CO OF AMERICA	No filings	No filings	No filings
	Group Total	No filings	No filings	No filings
MORSE, PAYSON & NOYES				
S388	MORSE, PAYSON & NOYES	38	36	95%
	Group Total	38	36	95%
NATIONAL GRANGE MUTUAL INSURANCE				
16322	NATIONAL GRANGE MUTUAL INSURANCE	3	0	0%
	Group Total	3	0	0%

Appendix C **INSURANCE GROUP COMPLIANCE - NOC FILING** **2004**

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	ONEBEACON	Total	Timely	Timely Percentage
10049	AMERICAN EMPLOYERS INSURANCE CO	1	1	100%
12300	EMPLOYERS FIRE INS. CO.	*	*	*
14540	ONEBEACON AMERICA INSURANCE CO	5	3	60%
10359	ONEBEACON AMERICA INSURANCE CO	2	2	100%
36501	YORK INSURANCE COMPANY OF MAINE	1	0	0%
	Group Total	9	6	67%
	PEERLESS INSURANCE GROUP	Total	Timely	Timely Percentage
10650	EXCELSIOR INSURANCE COMPANY	15	14	93%
14184	NETHERLANDS INSURANCE COMPANY,	8	8	100%
11355	PEERLESS INS CO	27	27	100%
	Group Total	50	49	98%
	PUBLIC SERVICE MUTUAL	Total	Timely	Timely Percentage
16152	Group Total	1	0	0%
	ROYAL & SUNALLIANCE INSURANCE GROUP	Total	Timely	Timely Percentage
14699	AMERICAN & FOREIGN INSURANCE CO.	No filings	No filings	No filings
11762	CONNECTICUT INDEMNITY CO	No filings	No filings	No filings
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	1	0	0%
10391	GLOBE INDEMNITY CO	No filings	No filings	No filings
CT001	RISK ENTERPRISES MANAGEMENT	1	0	0%
13684	ROYAL & SUNALLIANCE	14	6	43%
CT024	ROYAL & SUNALLIANCE/BOWATER	No filings	No filings	No filings
10723	ROYAL INDEMNITY	5	1	20%
13986	SAFEGUARD INSURANCE CO	No filings	No filings	No filings
12572	SECURITY INSURANCE OF HARTFORD	5	3	60%
15572	SECURITY INSURANCE OF HARTFORD	No filings	No filings	No filings
	Group Total	26	10	38%
	RYDER	Total	Timely	Timely Percentage
S350	Group Total	*	*	*
	SEDGWICK INSURANCE GROUP	Total	Timely	Timely Percentage
S399	SEDGWICK OF NEW ENGLAND	No filings	No filings	No filings
CT006	SEDGWICK CLAIMS MANAGEMENT	56	49	88%
CT011	SEDGWICK CLAIMS MANAGEMENT	2	2	100%
S301	SEDGWICK OF MAINE INC (Sedgwick Clms Mgmt. Svc)	110	106	96%
TPA13	SEDGWICK CLAIMS SERVICES/GE	*	*	*
CT023	SEDGWICK CLAIMS SERVICES	5	4	80%
CT032	SEDGWICK CLAIMS SERVICES	No filings	No filings	No filings
TPA26	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	1	0	0%
	Group Total	174	161	93%

Appendix C

INSURANCE GROUP COMPLIANCE - NOC FILING

2004

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	SENTRY INSURANCE CO.	Total	Timely	Timely Percentage
15571	SENTRY INSURANCE CO.	3	2	67%
13668	JOHN DEERE INS CO	No filings	No filings	No filings
	Group Total	3	2	67%
	SOMPO JAPAN INS COMPANY OF AMERICA	Total	Timely	Timely Percentage
19321	Group Total	No filings	No filings	No filings
	STATE OF MAINE	Total	Timely	Timely Percentage
S369	Group Total	106	102	96%
	ST. PAUL TRAVELERS	Total	Timely	Timely Percentage
15318	CHARTER OAK FIRE INSURANCE CO.	2	2	100%
S327	CONSTITUTION STATE SERVICE	1	1	100%
CT020	CONSTITUTION STATE SERVICE	16	12	75%
TPA11	CONSTITUTION STATE SERVICE	1	1	100%
10227	FIDELITY & GUARANTY INS. CO.	4	3	75%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	6	6	100%
14230	ST. PAUL GUARDIAN INSURANCE	No filings	No filings	No filings
12823	ST. PAUL INSURANCE COMPANY	*	*	*
13692	ST. PAUL MERCURY INSURANCE CO	No filings	No filings	No filings
11223	TRAVELERS/AETNA C & S CO	4	4	100%
13579	TRAVELERS PROPERTY CASUALTY CO.	29	29	100%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	34	32	94%
10804	TRAVELERS INS CO	10	9	90%
10847	USF & G INC/ST. PAUL FIRE INS.	2	2	100%
	Group Total	109	101	93%
	SYNERNET	Total	Timely	Timely Percentage
S395	SYNERNET	24	24	100%
TPA8	SYNERNET	105	103	98%
	Group Total	129	127	98%
	T.H.E. CASUALTY INS. COMPANY	Total	Timely	Timely Percentage
40851	Group Total	No filings	No filings	No filings
	TOKIO MARINE & FIRE IND CO	Total	Timely	Timely Percentage
14281	Group Total	*	*	*
	TRANSGUARD INSURANCE COMPANY	Total	Timely	Timely Percentage
31097	Group Total	*	*	*

Appendix C
INSURANCE GROUP COMPLIANCE - NOC FILING
2004

NCCI	INSURANCE GROUP	Total Initial Indemnity NOCs Filed	Total Filed within 0-17 Days	Percentage of Initial Indemnity NOCs Filed within 0-17 Days
	VIRGINIA SURETY COMPANY INC.	Total	Timely	Timely Percentage
CT041	APPLIED RISK SERVICES	2	2	100%
19879	VIRGINIA SURETY	*	*	*
	Group Total	2	2	100%
	WARD NORTH AMERICA	Total	Timely	Timely Percentage
CT014	Group Total	*	*	*
	XL SPECIALTY INSURANCE COMPANY	Total	Timely	Timely Percentage
27944	Group Total	No filings	No filings	No filings
	ZURICH INSURANCE GROUP	Total	Timely	Timely Percentage
17965	AMERICAN ZURICH	1	0	0%
12173	ASSURANCE CO OF AMERICA	*	*	*
CT010	CHESTERFIELD SERVICES	3	1	33%
12963	MAINE BONDING & CASUALTY	*	*	*
10545	MARYLAND CASUALTY CO	1	0	0%
13765	NORTHERN INSURANCE CO OF NEW YORK	1	1	100%
12297	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings	No filings
10863	ZURICH AMERICAN INS CO	13	10	77%
11452	ZURICH NORTH AMERICAN	*	*	*
	Group Total	19	12	63%

Appendix D

Insurance Entity Type Compliance

2004

Appendix D INSURANCE ENTITY TYPE - INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2004

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	STANDARD INSURERS						
33391	ACADIA INSURANCE CO.	86	78	91%	86	85	99%
30260	ACADIA INSURANCE CO.	15	15	100%	15	15	100%
23035	ACE AMERICAN INSURANCE CO	5	4	80%	5	3	60%
12165	ACE AMERICAN INSURANCE CO	19	8	42%	19	7	37%
12254	ACE PROPERTY & CASUALTY	1	1	100%	1	0	0%
41068	ALEA GROUP	1	1	100%	1	1	100%
10030	AMERICAN CASUALTY CO	15	10	67%	15	6	40%
13781	AMERICAN HOME ASSURANCE	13	6	46%	13	4	31%
24759	AMERICAN INTERSTATE INS CO	10	10	100%	10	10	100%
17965	AMERICAN ZURICH	7	2	29%	7	3	43%
21873	AMGUARD INSURANCE COMPANY	4	3	75%	4	3	75%
28355	ARCH INSURANCE COMPANY	7	2	29%	7	1	14%
12149	CENTENNIAL INS CO	1	0	0%	1	0	0%
15318	CHARTER OAK FIRE INSURANCE CO.	3	3	100%	3	3	100%
16853	CHURCH MUTUAL INSURANCE COMPANY	1	0	0%	1	0	0%
15172	COMMERCE & INDUSTRY INS. CO.	8	4	50%	8	2	25%
11762	CONNECTICUT INDEMNITY CO	1	1	100%	1	1	100%
10243	CONTINENTAL CASUALTY CO	3	3	100%	3	3	100%
11053	CONTINENTAL WESTERN INSURANCE CO	2	2	100%	2	2	100%
15555	EMPLOYERS INSURANCE OF WAUSAU	18	15	83%	18	11	61%
10650	EXCELSIOR INSURANCE COMPANY	21	20	95%	21	21	100%
32530	FAIRFIELD INSURANCE COMPANY	3	3	100%	3	2	67%
12890	FEDERAL INSURANCE CO	9	5	56%	9	4	44%
16446	FEDERATED MUTUAL INSURANCE CO.	1	0	0%	1	0	0%
10227	FIDELITY & GUARANTY INS. CO.	18	11	61%	18	8	44%
27723	FIREMAN'S INS CO OF WASHINGTON	17	17	100%	17	16	94%
27359	FIRST LIBERTY INSURANCE CORP	4	2	50%	4	2	50%
10391	GLOBE INDEMNITY CO	4	3	75%	4	1	25%
14176	GREAT AMERICAN INSURANCE CO	1	0	0%	1	0	0%
11371	GREAT WEST CASUALTY	1	0	0%	1	0	0%
13633	HANOVER INSURANCE CO	33	32	97%	33	32	97%
21644	HARLEYSVILLE WORCESTER INS. CO.	1	1	100%	1	0	0%
14397	HARTFORD CASUALTY INSURANCE CO.	1	0	0%	1	0	0%
13269	HARTFORD FIRE INSURANCE COMPANY	6	5	83%	6	5	83%
20605	HARTFORD INS. CO. OF THE MIDWEST	9	8	89%	9	6	67%
10456	HARTFORD UNDERWRITERS INS. CO.	18	12	67%	18	9	50%
25437	INDEMNITY INSURANCE OF NORTH AMERICA	3	2	67%	3	2	67%
13889	INS. CO. OF STATE OF PENNSYLVANIA	14	12	86%	14	11	79%
13668	JOHN DEERE INS CO	5	5	100%	5	5	100%
21814	LIBERTY INSURANCE CORP.	89	75	84%	89	70	79%
16586	LIBERTY MUTUAL FIRE INSURANCE	60	56	93%	60	51	85%
15628	LIBERTY MUTUAL INSURANCE CO.	32	27	84%	32	24	75%
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	1	1	100%	1	1	100%
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1636	1472	90%	1636	1466	90%
10545	MARYLAND CASUALTY CO	8	4	50%	8	5	63%
10006	MASSACHUSETTS BAY INS CO	2	2	100%	2	2	100%
19089	MITSUBI SUMITOMO INS CO OF AMERICA	1	0	0%	1	0	0%
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	1	0	0%	1	0	0%
16322	NATIONAL GRANGE MUTUAL INSURANCE	5	1	20%	5	1	20%
12238	NATIONAL INSURANCE COMPANY OF HARTFORD	3	3	100%	3	3	100%
14184	NETHERLANDS INSURANCE COMPANY,	7	7	100%	7	7	100%
13080	NEW HAMPSHIRE INS COMPANY	3	2	67%	3	1	33%
25844	NORGUARD INSURANCE COMPANY	51	47	92%	51	47	92%
13765	NORTHERN INSURANCE CO OF NEW YORK	1	0	0%	1	1	100%
11509	OLD REPUBLIC INSURANCE	2	2	100%	2	1	50%
14540	ONEBEACON AMERICA INSURANCE CO	1	0	0%	1	0	0%
10677	PACIFIC EMPLOYERS INS CO	1	1	100%	1	1	100%
11355	PEERLESS INS CO	53	48	91%	53	50	94%

Appendix D INSURANCE ENTITY TYPE - INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2004

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
STANDARD INSURERS (continued)							
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	1	1	100%	1	1	100%
13684	ROYAL & SUNALLIANCE	21	6	29%	21	6	29%
10723	ROYAL INDEMNITY	3	2	67%	3	1	33%
13986	SAFEGUARD INSURANCE CO	1	0	0%	1	0	0%
16349	SAFETY NATIONAL CASUALTY CORP	1	0	0%	1	0	0%
12572	SECURITY INSURANCE OF HARTFORD	6	1	17%	6	1	17%
15571	SENTRY INSURANCE CO.	24	18	75%	24	12	50%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	16	13	81%	16	9	56%
13692	ST. PAUL MERCURY INSURANCE CO	4	4	100%	4	3	75%
24562	STAR INSURANCE	6	2	33%	6	1	17%
40851	T.H.E. CASUALTY INS. COMP.	1	1	100%	1	1	100%
10448	THE HARTFORD	5	2	40%	5	1	20%
12408	TRANSPORTATION INSURANCE CO.	10	8	80%	10	7	70%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	36	32	89%	36	29	81%
10804	TRAVELERS INS CO	16	14	88%	16	12	75%
13579	TRAVELERS PROPERTY CASUALTY CO.	28	24	86%	28	23	82%
11223	TRAVELERS/AETNA C & S CO	7	6	86%	7	6	86%
14974	TWIN CITY FIRE INS CO	22	16	73%	22	12	55%
12777	UNITED STATES FIRE INSURANCE CO	1	0	0%	1	0	0%
10847	USF & G INC/ST. PAUL FIRE INS.	3	3	100%	3	2	67%
15032	VALLEY FORGE INSURANCE COMPANY	1	0	0%	1	0	0%
24023	VANLINER INSURANCE	4	4	100%	4	4	100%
27332	WAUSAU BUSINESS INS. CO.	1	0	0%	1	0	0%
18996	WAUSAU UNDERWRITERS INS CO	4	3	75%	4	3	75%
10863	ZURICH AMERICAN INS CO	37	24	65%	37	20	54%
STD INSURERS	TOTALS With MEMIC	2605	2238	86%	2605	2169	83%
STD INSURERS	TOTALS Without MEMIC	969	766	79%	969	703	73%

Appendix D INSURANCE ENTITY TYPE - INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2004

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
THIRD PARTY ADMINISTRATION (TPA) OF STANDARD INSURERS							
CT025	ACADIA INSURANCE CO.	12	11	92%	12	12	100%
CT041	APPLIED RISK SERVICES	4	2	50%	4	1	25%
CT040	BROADSPIRE	13	6	46%	13	5	38%
CT016	CAMBRIDGE INTEGRATED SERVICES (TPA)	7	4	57%	7	3	43%
CT010	CHESTERFIELD SERVICES	2	1	50%	2	1	50%
CT013	CLAIMS MANAGEMENT INC (WAL-MART)	17	17	100%	17	14	82%
CT020	CONSTITUTION STATE SERVICE	18	15	83%	18	13	72%
TPA11	CONSTITUTION STATE SERVICE	1	1	100%	1	1	100%
CT027	CRAWFORD & CO	13	7	54%	13	2	15%
CT028	CRAWFORD & CO	3	2	67%	3	2	67%
TPA21	CRAWFORD & CO	3	2	67%	3	1	33%
CT033	CUSTARD INSURANCE ADJUSTERS INS	1	1	100%	1	1	100%
CT007	ESIS INC	40	26	65%	40	20	50%
CT019	GAB ROBBINS	4	2	50%	4	1	25%
TPA6	GALLAGHER BASSETT SERVICES, INC.	1	1	100%	1	1	100%
CT003	GALLAGHER BASSETT SERVICES, INC.	24	14	58%	24	10	42%
CT005	GALLAGHER BASSETT SERVICES, INC.	35	26	74%	35	24	69%
TPA29	GALLAGHER-BASSETT SERVICES, INC./YELLOW	4	0	0%	4	0	0%
TPA23	GATES MACDONALD/UNIVERSITY OF MAINE	21	16	76%	21	15	71%
CT009	HELMSMAN MANAGEMENT SERVICE	2	1	50%	2	1	50%
CT031	MARRIOTT CLAIMS SERVICES	1	1	100%	1	1	100%
CT001	RISK ENTERPRISES MANAGEMENT	1	1	100%	1	1	100%
CT006	SEDGWICK CLAIMS MANAGEMENT	57	41	72%	57	38	67%
CT032	SEDGWICK CLAIMS SERVICES	5	5	100%	5	5	100%
CT023	SEDGWICK CLAIMS SERVICES	23	16	70%	23	15	65%
TPA26	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	3	0	0%	3	0	0%
CT026	SPECIALTY RISK SERVICES INC	4	3	75%	4	2	50%
TPA8	SYNERNET	65	62	95%	65	59	91%
		384	284	74%	384	249	65%

Appendix D INSURANCE ENTITY TYPE - INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS

2004

NCCI	INSURANCE ENTITY	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
SELF INSURED - TPA ADMINISTERED							
S328	AIG CLAIMS (PRAIT & WHITNEY)	4	3	75%	4	2	50%
S0012	BANGOR HYDRO ELECTRIC	4	3	75%	4	3	75%
S323	CANNON COCHRAN MANAGEMENT SERVICES	1	1	100%	1	1	100%
S401	CENTRAL MAINE MEDICAL CENTER	12	12	100%	12	12	100%
S708	CENTRAL MAINE POWER CO	13	13	100%	13	13	100%
S0018	CITY OF LEWISTON	4	4	100%	4	4	100%
S327	CONSTITUTION STATE SERVICE	6	3	50%	6	2	33%
S0005	CONSTRUCTION SERVICES GROUP TRUST	23	18	78%	23	21	91%
S0006	DISTRIBUTORS SUPPLIERS GROUP TRUST	37	35	95%	37	36	97%
S357	DUNLAP CLAIMS MANAGEMENT	1	0	0%	1	1	100%
S0017	EAGLE ELECTRIC MANUFACTURING	1	1	100%	1	1	100%
S0020	EASTERN MAINE GROUP	26	20	77%	26	16	62%
S370	ESIS INC	4	3	75%	4	2	50%
S364	ESIS INC	24	19	79%	24	17	71%
S0008	FOREST PRODUCTS GROUP TRUST	22	19	86%	22	20	91%
S304	GALLAGHER-BASSETT SERVICES, INC.	3	2	67%	3	0	0%
S743	GATES MACDONALD	7	2	29%	7	3	43%
S0002	GREATER PORTLAND V	23	20	87%	23	21	91%
S321	HELMSMAN MANAGEMENT SERVICE	2	1	50%	2	1	50%
S0003	HUHTAMAKI FOODSERVICE INC	13	11	85%	13	11	85%
S0016	HUSSEY SEATING CO	3	3	100%	3	3	100%
S0007	IRVING TANNING CO DELAWARE	1	1	100%	1	1	100%
S0001	LEPAGE BAKERIES	8	4	50%	8	3	38%
S0019	LEWISTON SCHOOL DEPARTMENT	3	3	100%	3	3	100%
S0009	MAINE MCDONALDS OPERATORS	6	5	83%	6	5	83%
S0021	MAINE OIL DEALERS ASSOCIATION	29	27	93%	29	28	97%
S0015	MAINE TURNPIKE AUTHORITY	15	13	87%	15	14	93%
S0010	ME CHAMBER OF COMM & INDUSTRY	33	26	79%	33	27	82%
S0011	MFG OF MAINE GROUP TRUST	9	9	100%	9	8	89%
S0013	PARKER HANNIFIN CORP	6	6	100%	6	6	100%
S340	PIONEER PLASTICS	17	16	94%	17	15	88%
S301	SEDGWICK OF MAINE INC(Sedgwick Clms Mgmt. Svc)	209	193	92%	209	189	90%
S399	SEDGWICK OF NEW ENGLAND	14	10	71%	14	7	50%
S0004	SOCIAL SERVICES & EDUCATION	7	5	71%	7	6	86%
S395	SYNERNET	40	33	83%	40	32	80%
		630	544	86%	630	534	85%

Appendix D **INSURANCE ENTITY TYPE - INITIAL INDEMNITY PAYMENTS AND MOP FILING COMPARITIVE ANALYSIS**

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
SELF INSURED - SELF ADMINISTERED							
S705	BANGOR, CITY OF	9	9	100%	9	9	100%
S347	BATH IRON WORKS	47	47	100%	47	44	94%
S344	CIANBRO CORPORATION	3	3	100%	3	3	100%
S338	FILENE'S DEPARTMENT STORE	1	0	0%	1	0	0%
S355	GENERAL ADJUSTMENT BUREAU	3	3	100%	3	3	100%
S381	HANNAFORD BROTHERS	96	87	91%	96	88	92%
S803	MAINE AUTOMOBILE DEALERS	55	53	96%	55	55	100%
S387	MAINE HEALTH CARE ASSOCIATION	52	39	75%	52	41	79%
S385	MAINE MOTOR TRANSPORT ASSOCIATION	32	32	100%	32	32	100%
S801	MAINE MUNICIPAL ASSOCIATION	208	169	81%	208	176	85%
S733	PORTLAND, CITY OF	23	16	70%	23	16	70%
S374	MAINE SCHOOL MANAGEMENT ASSOC.	117	116	99%	117	114	97%
S394	MEAD WESTVACO	15	15	100%	15	15	100%
S388	MORSE, PAYSON & NOYES	77	73	95%	77	71	92%
S369	STATE OF MAINE	117	109	93%	141	108	77%
		855	771	90%	879	775	88%

Appendix E

**In-State
Insurance Group Compliance**

2004

Appendix E IN-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	ACADIA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT025	ACADIA INSURANCE CO.	12	11	92%	12	12	100%
33391	ACADIA INSURANCE CO.	86	78	91%	86	85	99%
30260	ACADIA INSURANCE CO.	15	15	100%	15	15	100%
30252	CADILLAC MOUNTAIN INSURANCE CO	*	*	*	*	*	*
11053	CONTINENTAL WESTERN INSURANCE CO	2	2	100%	2	2	100%
27723	FIREMAN'S INS CO OF WASHINGTON	17	17	100%	17	16	94%
	Group Total	132	123	93%	132	130	98%
	AMERICAN INTERSTATE INS CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
24759	Group Total	10	10	100%	10	10	100%
	BANGOR, CITY OF	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S705	Group Total	9	9	100%	9	9	100%
	BATH IRON WORKS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S347	Group Total	47	47	100%	47	44	94%
	BROADSPIRE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
17116	AMERICAN MANUFACTURERS MUT. INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
10065	AMERICAN MOTORISTS	*	*	*	*	*	*
19186	AMERICAN PROTECTION INS. CO.	*	*	*	*	*	*
CT040	BROADSPIRE	13	6	46%	13	5	38%
14257	KEMPER INSURANCE COMPANY	*	*	*	*	*	*
15644	LUMBERMENS MUTUAL CASUALTY CO	*	*	*	*	*	*
	Group Total	13	6	46%	13	5	38%
	CANNON COCHRAN MANAGEMENT SERVICES	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S323	CANNON COCHRAN MANAGEMENT SERVICES	1	1	100%	1	1	100%
S325	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
CT042	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
S302	CANNON COCHRAN MANAGEMENT SERVICES	*	*	*	*	*	*
S0018	CITY OF LEWISTON	4	4	100%	4	4	100%
S0002	GREATER PORTLAND V	23	20	87%	23	21	91%
S0003	HUHTAMAKI FOODSERVICE INC	13	11	85%	13	11	85%
S0007	IRVING TANNING CO DELAWARE	1	1	100%	1	1	100%
S0001	LEPAGE BAKERIES	8	4	50%	8	3	38%
S0019	LEWISTON SCHOOL DEPARTMENT	3	3	100%	3	3	100%
S0009	MAINE MCDONALDS OPERATORS	6	5	83%	6	5	83%
S0015	MAINE TURNPIKE AUTHORITY	15	13	87%	15	14	93%
S0013	PARKER HANNIFIN CORP	6	6	100%	6	6	100%
	Group Total	80	68	85%	80	69	86%
	CIANBRO CORPORATION	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S344	Group Total	3	3	100%	3	3	100%
	CROSS INSURANCE	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S362	Group Total	*	*	*	*	*	*

*Indicates no claims activity

Appendix E IN-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	DUNLAP CLAIMS MANAGEMENT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S0012	BANGOR HYDRO ELECTRIC	4	3	75%	4	3	75%
S401	CENTRAL MAINE MEDICAL CENTER	12	12	100%	12	12	100%
S708	CENTRAL MAINE POWER CO	13	13	100%	13	13	100%
S0005	CONSTRUCTION SERVICES GROUP TRUST	23	18	78%	23	21	91%
S0006	DISTRIBUTORS SUPPLIERS GROUP TRUST	37	35	95%	37	36	97%
S357	DUNLAP CLAIMS MANAGEMENT	1	0	0%	1	1	100%
S0017	EAGLE ELECTRIC MANUFACTURING	1	1	100%	1	1	100%
S0020	EASTERN MAINE GROUP	26	20	77%	26	16	62%
S0008	FOREST PRODUCTS GROUP TRUST	22	19	86%	22	20	91%
S0016	HUSSEY SEATING CO	3	3	100%	3	3	100%
S0021	MAINE OIL DEALERS ASSOCIATION	29	27	93%	29	28	97%
S0014	MAINE YANKEE ATOMIC POWER CO	*	*	*	*	*	*
S0010	ME CHAMBER OF COMM & INDUSTRY	33	26	79%	33	27	82%
S0011	MFG OF MAINE GROUP TRUST	9	9	100%	9	8	89%
S340	PIONEER PLASTICS	17	16	94%	17	15	88%
S0004	SOCIAL SERVICES & EDUCATION	7	5	71%	7	6	86%
	Group Total	237	207	87%	237	210	89%
	GAB ROBBINS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT019	GAB ROBBINS	4	2	50%	4	1	25%
TPA2	GAB ROBBINS	*	*	*	*	*	*
S355	GENERAL ADJUSTMENT BUREAU	3	3	100%	3	3	100%
11126	PETROLEUM CASUALTY COMPANY	*	*	*	*	*	*
	Group Total	7	5	71%	7	4	57%
	HANNAFORD BROTHERS	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S381	Group Total	96	87	91%	96	88	92%
	HANOVER INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
11002	CITIZENS INSURANCE CO OF AMERICA	No filings	No filings	No filings	No filings	No filings	No filings
13633	HANOVER INSURANCE CO	33	32	97%	33	32	97%
10006	MASSACHUSETTS BAY INS CO	2	2	100%	2	2	100%
	Group Total	35	34	97%	35	34	97%
	MAINE ADJUSTMENT	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT004	MAINE ADJUSTMENT SERVICES	No filings	No filings	No filings	No filings	No filings	No filings
31771	SAVERS PROPERTY & CASUALTY INS CO	No filings	No filings	No filings	No filings	No filings	No filings
24562	STAR INSURANCE	6	2	33%	6	1	17%
12777	UNITED STATES FIRE INSURANCE CO	1	0	0%	1	0	0%
	Group Total	7	2	29%	7	1	14%

*Indicates no claims activity

Appendix E IN-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
MAINE AUTOMOBILE DEALERS							
S803	MAINE AUTOMOBILE DEALERS	55	53	96%	55	55	100%
S391	MAINE AUTOMOBILE DEALERS	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	55	53	96%	55	55	100%
MAINE EMPLOYERS' MUTUAL INSURANCE							
30449	MAINE EMPLOYERS' MUTUAL INSURANCE	1636	1472	90%	1636	1466	90%
TPA28	MAINE EMPLOYERS' MUTUAL INSURANCE	*	*	*	*	*	*
	Group Total	1636	1472	90%	1636	1466	90%
MAINE HEALTH CARE ASSOCIATION							
S387	MAINE HEALTH CARE ASSOCIATION	52	39	75%	52	41	79%
	Group Total	52	39	75%	52	41	79%
MAINE MOTOR TRANSPORT ASSOCIATION							
S385	MAINE MOTOR TRANSPORT ASSOCIATION	32	32	100%	32	32	100%
	Group Total	32	32	100%	32	32	100%
MAINE MUNICIPAL ASSOCIATION							
S801	MAINE MUNICIPAL ASSOCIATION	208	169	81%	208	176	85%
S733	PORTLAND, CITY OF	23	16	70%	23	16	70%
	Group Total	231	185	80%	231	192	83%
MAINE SCHOOL MANAGEMENT ASSOC.							
S374	MAINE SCHOOL MANAGEMENT ASSOC.	117	116	99%	117	114	97%
	Group Total	117	116	99%	117	114	97%
MEAD WESTVACO							
S394	MEAD WESTVACO	15	15	100%	15	15	100%
	Group Total	15	15	100%	15	15	100%
MID STATE ADJUSTING							
16640	ARROW MUTUAL INS CO	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
MORSE, PAYSON & NOYES							
S388	MORSE, PAYSON & NOYES	77	73	95%	77	71	92%
	Group Total	77	73	95%	77	71	92%
ONEBEACON							
10049	AMERICAN EMPLOYERS INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
12300	EMPLOYERS FIRE INS. CO.	*	*	*	*	*	*
14540	ONEBEACON AMERICA INSURANCE CO	1	0	0%	1	0	0%
10359	ONEBEACON AMERICA INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
36501	YORK INSURANCE COMPANY OF MAINE	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	1	0	0%	1	0	0%

*Indicates no claims activity

Appendix E IN-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
PEERLESS INSURANCE GROUP							
10650	EXCELSIOR INSURANCE COMPANY	21	20	95%	21	21	100%
14184	NETHERLANDS INSURANCE COMPANY,	7	7	100%	7	7	100%
11355	PEERLESS INS CO	53	48	91%	53	50	94%
	Group Total	81	75	93%	81	78	96%
SEDGWICK INSURANCE GROUP							
S399	SEDGWICK OF NEW ENGLAND	14	10	71%	14	7	50%
CT006	SEDGWICK CLAIMS MANAGEMENT	57	41	72%	57	38	67%
CT011	SEDGWICK CLAIMS MANAGEMENT	No filings	No filings	No filings	No filings	No filings	No filings
S301	SEDGWICK OF MAINE INC (Sedgwick Clms Mgmt. Svc)	209	193	92%	209	189	90%
TPA13	SEDGWICK CLAIMS SERVICES/GE	*	*	*	*	*	*
CT023	SEDGWICK CLAIMS SERVICES	23	16	70%	23	15	65%
CT032	SEDGWICK CLAIMS SERVICES	5	5	100%	5	5	100%
TPA26	SEDGWICK CLAIMS SERVICES/GEORGIA PACIFIC	3	0	0%	3	0	0%
	Group Total	311	265	85%	311	254	82%
STATE OF MAINE							
S369	Group Total	117	109	93%	141	108	77%
SYNERNET							
S395	SYNERNET	40	33	83%	40	32	80%
TPA8	SYNERNET	65	62	95%	65	59	91%
	Group Total	105	95	90%	105	91	87%
In-State Totals							
		3506	3130	89%	3530	3124	88%

*Indicates no claims activity

Appendix F

**Out-of-State
Insurance Group Compliance**

2004

Appendix F OUT-OF-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
AIG							
S328	AIG CLAIMS (PRATT & WHITNEY)	4	3	75%	4	2	50%
14354	AIU INSURANCE	*	*	*	*	*	*
13781	AMERICAN HOME ASSURANCE	13	6	46%	13	4	31%
CT013	CLAIMS MANAGEMENT INC (WAL-MART)	17	17	100%	17	14	82%
15172	COMMERCE & INDUSTRY INS. CO.	8	4	50%	8	2	25%
13102	GRANITE STATE INSURANCE COMPANY	*	*	*	*	*	*
13889	INS. CO. OF STATE OF PENNSYLVANIA	14	12	86%	14	11	79%
CT031	MARRIOTT CLAIMS SERVICES	1	1	100%	1	1	100%
13072	NATIONAL UNION FIRE INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
13080	NEW HAMPSHIRE INS COMPANY	3	2	67%	3	1	33%
	Group Total	60	45	75%	60	35	58%
ALEA GROUP							
41068	Group Total	1	1	100%	1	1	100%
ARCH INSURANCE COMPANY							
28355	Group Total	7	2	29%	7	1	14%
ATLANTIC MUTUAL							
16470	ATLANTIC MUTUAL INSURANCE CO.	No filings	No filings	No filings	No filings	No filings	No filings
12149	CENTENNIAL INS CO	1	0	0%	1	0	0%
	Group Total	1	0	0%	1	0	0%
CAMBRIDGE INTEGRATED SERVICES							
CT016	CAMBRIDGE INTEGRATED SERVICES (TPA)	7	4	57%	7	3	43%
CT038	CAMBRIDGE INTEGRATED SERVICES (TPA)	No filings	No filings	No filings	No filings	No filings	No filings
TPA24	CAMBRIDGE INTEGRATED SERVICES (TPA)	*	*	*	*	*	*
	Group Total	7	4	57%	7	3	43%
CHUBB INSURANCE GROUP							
21512	CHUBB INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
12890	FEDERAL INSURANCE CO	9	5	56%	9	4	44%
10685	PACIFIC INDEMNITY INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	9	5	56%	9	4	44%
CHURCH MUTUAL INSURANCE COMPANY							
16853	Group Total	1	0	0%	1	0	0%

*Indicates no claims activity

Appendix F OUT-OF-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	CLARENDON NATIONAL INS CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
20532	CLARENDON NATIONAL INS CO	*	*	*	*	*	*
25461	CLARENDON NATIONAL INS CO	*	*	*	*	*	*
	Group Total	*	*	*	*	*	*
	C.N.A.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
10030	AMERICAN CASUALTY CO	15	10	67%	15	6	40%
S382	C N A STANDARD LINE CLAIMS	No filings	No filings	No filings	No filings	No filings	No filings
S392	C N A STANDARD LINE CLAIMS	No filings	No filings	No filings	No filings	No filings	No filings
CT030	C N A STANDARD LINE CLAIMS (TPA)	No filings	No filings	No filings	No filings	No filings	No filings
10243	CONTINENTAL CASUALTY CO	3	3	100%	3	3	100%
15113	CONTINENTAL INSURANCE COMPANY	*	*	*	*	*	*
12238	NATIONAL INSURANCE COMPANY OF HARTFORD	3	3	100%	3	3	100%
12688	TRANSCONTINENTAL INS. CO.	*	*	*	*	*	*
12408	TRANSPORTATION INSURANCE CO.	10	8	80%	10	7	70%
15032	VALLEY FORGE INSURANCE COMPANY	1	0	0%	1	0	0%
	Group Total	32	24	75%	32	19	59%
	CRAWFORD & CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19968	ACCIDENT FUND INSURANCE COMPANY	No filings	No filings	No filings	No filings	No filings	No filings
14095	ARGONAUT INSURANCE COMPANY	No filings	No filings	No filings	No filings	No filings	No filings
CT027	CRAWFORD & CO	13	7	54%	13	2	15%
CT028	CRAWFORD & CO	3	2	67%	3	2	67%
S305	CRAWFORD & CO	*	*	*	*	*	*
S402	CRAWFORD & CO	*	*	*	*	*	*
TPA21	CRAWFORD & CO	3	2	67%	3	1	33%
13188	GULF INSURANCE CO	No filings	No filings	No filings	No filings	No filings	No filings
18376	LUMBERMEN'S UNDERWRITING ALLIANCE	1	1	100%	1	1	100%
14788	PROTECTIVE INSURANCE	*	*	*	*	*	*
18244	TRUCK INSURANCE EXCHANGE	*	*	*	*	*	*
24023	VANLINER INSURANCE	4	4	100%	4	4	100%
	Group Total	24	16	67%	24	10	42%
	ESIS GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
23035	ACE AMERICAN INSURANCE CO	5	4	80%	5	3	60%
12165	ACE AMERICAN INSURANCE CO	19	8	42%	19	7	37%
12254	ACE PROPERTY & CASUALTY	1	1	100%	1	0	0%
15431	CIGNA FIRE UNDERWRITERS INSURANCE	No filings	No filings	No filings	No filings	No filings	No filings
S370	ESIS INC	4	3	75%	4	2	50%
S364	ESIS INC	24	19	79%	24	17	71%
CT007	ESIS INC	40	26	65%	40	20	50%
CT017	FUTURE COMP	*	*	*	*	*	*
25437	INDEMNITY INSURANCE OF NORTH AMERICA	3	2	67%	3	2	67%
33790	MOUNTAIN VALLEY INDEMNITY COMPANY	1	0	0%	1	0	0%
10677	PACIFIC EMPLOYERS INS CO	1	1	100%	1	1	100%
	Group Total	98	64	65%	98	52	53%
	FAIRFIELD INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
32530	Group Total	3	3	100%	3	2	67%

*Indicates no claims activity

Appendix F OUT-OF-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
16446	FEDERATED MUTUAL INSURANCE CO.						
	Group Total	1	0	0%	1	0	0%
5338	FILENE'S DEPARTMENT STORE						
	Group Total	1	0	0%	1	0	0%
	FIREMANS FUND						
10022	AMERICAN AUTOMOBILE INS CO	*	*	*	*	*	*
12289	AMERICAN INS CO	*	*	*	*	*	*
12416	FIREMANS FUND AMERICAN INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
12866	NATIONAL SURETY	*	*	*	*	*	*
	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	GALLAGHER BASSETT						
TPA6	GALLAGHER BASSETT SERVICES, INC.	1	1	100%	1	1	100%
CT003	GALLAGHER BASSETT SERVICES, INC.	24	14	58%	24	10	42%
CT005	GALLAGHER BASSETT SERVICES, INC.	35	26	74%	35	24	69%
CT036	GALLAGHER BASSETT SERVICES, INC.	No filings	No filings	No filings	No filings	No filings	No filings
S304	GALLAGHER-BASSETT SERVICES, INC.	3	2	67%	3	0	0%
TPA29	GALLAGHER-BASSETT SERVICES, INC./YELLOW	4	0	0%	4	0	0%
24147	NORTH AMERICAN SPECIALTY INSURANCE	*	*	*	*	*	*
11916	PENNSYLVANIA MFG. ASSOC. INSURANCE CO.	1	1	100%	1	1	100%
21288	PENNSYLVANIA MFG. INDEMNITY CO	*	*	*	*	*	*
16349	SAFETY NATIONAL CASUALTY CORP	1	0	0%	1	0	0%
	Group Total	69	44	64%	69	36	52%
	GATES MACDONALD						
S743	GATES MACDONALD	7	2	29%	7	3	43%
CT015	GATES MACDONALD	No filings	No filings	No filings	No filings	No filings	No filings
TPA23	GATES MACDONALD/UNIVERSITY OF MAINE	21	16	76%	21	15	71%
TPA14	GATES MACDONALD	*	*	*	*	*	*
11509	OLD REPUBLIC INSURANCE	2	2	100%	2	1	50%
	Group Total	30	20	67%	30	19	63%
	GREAT AMERICAN INSURANCE CO						
14028	GREAT AMERICAN ALLIANCE INS. CO	No filings	No filings	No filings	No filings	No filings	No filings
14176	GREAT AMERICAN INSURANCE CO	1	0	0%	1	0	0%
24287	SEVEN HILLS INSURANCE COMPANY	*	*	*	*	*	*
	Group Total	1	0	0%	1	0	0%
	GREAT WEST CASUALTY						
11371	Group Total	1	0	0%	1	0	0%
	GUARD GROUP						
21873	AMGUARD INSURANCE COMPANY	4	3	75%	4	3	75%
33936	EASTGUARD INSURANCE COMPANY	*	*	*	*	*	*
25844	NORGUARD INSURANCE COMPANY	51	47	92%	51	47	92%
	Group Total	55	50	91%	55	50	91%

*Indicates no claims activity

Appendix F OUT-OF-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
HARLEYSVILLE WORCESTER INS. CO.							
16926	HARLEYSVILLE MUTUAL INSURANCE CO.	*	*	*	*	*	*
21644	HARLEYSVILLE WORCESTER INS. CO.	1	1	100%	1	0	0%
	Group Total	1	1	100%	1	0	0%
HARTFORD							
CT033	CUSTARD INSURANCE ADJUSTERS INS	1	1	100%	1	1	100%
14397	HARTFORD CASUALTY INSURANCE CO.	1	0	0%	1	0	0%
13269	HARTFORD FIRE INSURANCE COMPANY	6	5	83%	6	5	83%
20605	HARTFORD INS. CO. OF THE MIDWEST	9	8	89%	9	6	67%
10456	HARTFORD UNDERWRITERS INS. CO.	18	12	67%	18	9	50%
CT026	SPECIALTY RISK SERVICES INC	4	3	75%	4	2	50%
CT037	SPECIALTY RISK SERVICES INC	No filings	No filings	No filings	No filings	No filings	No filings
10448	THE HARTFORD	5	2	40%	5	1	20%
14974	TWIN CITY FIRE INS CO	22	16	73%	22	12	55%
	Group Total	66	47	71%	66	36	55%
LIBERTY MUTUAL GROUP							
15555	EMPLOYERS INSURANCE OF WAUSAU	18	15	83%	18	11	61%
27359	FIRST LIBERTY INSURANCE CORP	4	2	50%	4	2	50%
CT009	HELMSMAN MANAGEMENT SERVICE	2	1	50%	2	1	50%
S321	HELMSMAN MANAGEMENT SERVICE	2	1	50%	2	1	50%
21814	LIBERTY INSURANCE CORP.	89	75	84%	89	70	79%
16586	LIBERTY MUTUAL FIRE INSURANCE	60	56	93%	60	51	85%
15628	LIBERTY MUTUAL INSURANCE CO.	32	27	84%	32	24	75%
27243	LIBERTY MUTUAL INSURANCE CORP.	No filings	No filings	No filings	No filings	No filings	No filings
27332	WAUSAU BUSINESS INS. CO.	1	0	0%	1	0	0%
18996	WAUSAU UNDERWRITERS INS CO	4	3	75%	4	3	75%
	Group Total	212	180	85%	212	163	77%
MITSUMI SUMITOMO INS CO OF AMERICA							
19089		1	0	0%	1	0	0%
NATIONAL GRANGE MUTUAL INSURANCE							
16322	Group Total	5	1	20%	5	1	20%
PUBLIC SERVICE MUTUAL							
16152	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
ROYAL & SUNALLIANCE INSURANCE GROUP							
14699	AMERICAN & FOREIGN INSURANCE CO.	No filings	No filings	No filings	No filings	No filings	No filings
11762	CONNECTICUT INDEMNITY CO	1	1	100%	1	1	100%
10731	FIRE & CASUALTY INS CO OF CONNECTICUT	No filings	No filings	No filings	No filings	No filings	No filings
10391	GLOBE INDEMNITY CO	4	3	75%	4	1	25%
CT001	RISK ENTERPRISES MANAGEMENT	1	1	100%	1	1	100%
13684	ROYAL & SUNALLIANCE	21	6	29%	21	6	29%
CT024	ROYAL & SUNALLIANCE/BOWATER	No filings	No filings	No filings	No filings	No filings	No filings
10723	ROYAL INDEMNITY	3	2	67%	3	1	33%
13986	SAFEGUARD INSURANCE CO	1	0	0%	1	0	0%
12572	SECURITY INSURANCE OF HARTFORD	6	1	17%	6	1	17%
15572	SECURITY INSURANCE OF HARTFORD	No filings	No filings	No filings	No filings	No filings	No filings
	Group Total	37	14	38%	37	11	30%

*Indicates no claims activity

Appendix F OUT-OF-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI	INSURANCE GROUP	First Indemnity Payments			Memoranda of Payment Filed (MOP)		
		Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
S350	RYDER	*	*	*	*	*	*
	Group Total	*	*	*	*	*	*
	SENTRY INSURANCE CO.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15571	SENTRY INSURANCE CO.	24	18	75%	24	12	50%
13668	JOHN DEERE INS CO	5	5	100%	5	5	100%
	Group Total	29	23	79%	29	17	59%
	SOMPO JAPAN INS COMPANY OF AMERICA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
19321	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	ST PAUL TRAVELERS INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
15318	CHARTER OAK FIRE INSURANCE CO.	3	3	100%	3	3	100%
S327	CONSTITUTION STATE SERVICE	6	3	50%	6	2	33%
CT020	CONSTITUTION STATE SERVICE	18	15	83%	18	13	72%
TPA11	CONSTITUTION STATE SERVICE	1	1	100%	1	1	100%
10227	FIDELITY & GUARANTY INS. CO.	18	11	61%	18	8	44%
13706	ST. PAUL FIRE & MARINE INSURANCE CO.	16	13	81%	16	9	56%
14230	ST. PAUL GUARDIAN INS CO	No filings	No filings	No filings	No filings	No filings	No filings
12823	ST. PAUL INSURANCE COMPANY	*	*	*	*	*	*
13692	ST. PAUL MERCURY INSURANCE CO	4	4	100%	4	3	75%
11223	TRAVELERS/AETNA C & S CO	7	6	86%	7	6	86%
13579	TRAVELERS PROPERTY CASUALTY CO.	28	24	86%	28	23	82%
13439	TRAVELERS INDEMNITY COMPANY OF AMERICA	36	32	89%	36	29	81%
10804	TRAVELERS INS CO	16	14	88%	16	12	75%
10847	USF & G INC/ST. PAUL FIRE INS.	3	3	100%	3	2	67%
	Group Total	156	129	83%	156	111	71%
	T.H.E. CASUALTY INS. COMP.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
40851	Group Total	1	1	100%	1	1	100%
	TOKIO MARINE & FIRE IND CO	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
14281	Group Total	*	*	*	*	*	*
	TRANSGUARD INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
31097	Group Total	*	*	*	*	*	*
	VIRGINIA SURETY COMPANY INC.	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT041	APPLIED RISK SERVICES	4	2	50%	4	1	25%
19879	VIRGINIA SURETY	*	*	*	*	*	*
	Group Total	4	2	50%	4	1	25%
	WARD NORTH AMERICA	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
CT014	Group Total	*	*	*	*	*	*

*Indicates no claims activity

Appendix F OUT-OF-STATE INSURANCE GROUP COMPLIANCE

2004

NCCI INSURANCE GROUP		First Indemnity Payments			Memoranda of Payment Filed (MOP)		
	XL SPECIALTY INSURANCE COMPANY	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
27944	Group Total	No filings	No filings	No filings	No filings	No filings	No filings
	ZURICH INSURANCE GROUP	Payments Made	Timely Payments	Compliance Percentage	MOPs Filed	MOPs Filed Timely	Compliance Percentage
17965	AMERICAN ZURICH	7	2	29%	7	3	43%
12173	ASSURANCE CO OF AMERICA	*	*	*	*	*	*
CT010	CHESTERFIELD SERVICES	2	1	50%	2	1	50%
12963	MAINE BONDING & CASUALTY	*	*	*	*	*	*
10545	MARYLAND CASUALTY CO	8	4	50%	8	5	63%
13765	NORTHERN INSURANCE CO OF NEW YORK	1	0	0%	1	1	100%
12297	UNIVERSAL UNDERWRITERS INS. CO.	No filings	No filings	No filings	No filings	No filings	No filings
10863	ZURICH AMERICAN INS CO	37	24	65%	37	20	54%
11452	ZURICH NORTH AMERICA	*	*	*	*	*	*
	Group Total	55	31	56%	55	30	55%
	Out-of-State Totals	981	713	73%	981	608	62%

*Indicates no claims activity

Appendix G
Compliance Data
2004

Compliance Report

01/01/2004 - 12/31/2004

Ncci - ?

Indemnity Payment

0-14 Days	6	85.71%
15-21 Days	1	14.29%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment

0-17 Days	6	85.71%
18-26 Days	1	14.29%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Notice of Controversy

0-17 Days	5	55.56%
18-26 Days	1	11.11%
27-34 Days	0	0.00%
35+ Days	3	33.33%
? Days	0	0.00%

Total	7	100%
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7	100%
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9	100%
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A I G (American International

Ncci - S328

Indemnity Payment

0-14 Days	3	75.00%
15-21 Days	1	25.00%
22-28 Days	0	0.00%
29+ Days	0	0.00%
? Days	0	0.00%

Memorandum of Payment

0-17 Days	2	50.00%
18-26 Days	1	25.00%
27-34 Days	0	0.00%
35+ Days	1	25.00%
? Days	0	0.00%

Notice of Controversy

0-17 Days	2	66.67%
18-26 Days	0	0.00%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	1	33.33%

Total	4	100%
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4	100%
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3	100%
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ACADIA INSURANCE CO

Ncci - 33391

Indemnity Payment

0-14 Days	78	90.70%
15-21 Days	7	8.14%
22-28 Days	0	0.00%
29+ Days	1	1.16%
? Days	0	0.00%

Memorandum of Payment

0-17 Days	85	98.84%
18-26 Days	0	0.00%
27-34 Days	1	1.16%
35+ Days	0	0.00%
? Days	0	0.00%

Notice of Controversy

0-17 Days	39	97.50%
18-26 Days	1	2.50%
27-34 Days	0	0.00%
35+ Days	0	0.00%
? Days	0	0.00%

Total	86	100%
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86	100%
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40	100%
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Compliance Report

01/01/2004 - 12/31/2004

ACADIA INSURANCE COMPANY
Ncci - 30260

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	15	100.00%	0-17	Days	15	100.00%	0-17	Days	11	91.67%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	1	8.33%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		15	100%			15	100%			12	100%

ACADIA INSURANCE COMPANY
Ncci - CT025

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	11	91.67%	0-17	Days	12	100.00%	0-17	Days	9	100.00%
15-21	Days	1	8.33%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		12	100%			12	100%			9	100%

ACCIDENT FUND INSURANCE COMPAN
Ncci - 19968

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	1	100.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			1	100%

Compliance Report

01/01/2004 - 12/31/2004

ACE AMERICAN INSURANCE COMPANY
Ncci - 12165

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	8	42.11%		0-17 Days	7	36.84%		0-17 Days	13	65.00%	
15-21 Days	3	15.79%		18-26 Days	2	10.53%		18-26 Days	3	15.00%	
22-28 Days	3	15.79%		27-34 Days	4	21.05%		27-34 Days	2	10.00%	
29+ Days	5	26.32%		35+ Days	6	31.58%		35+ Days	2	10.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	19	100%			19	100%			20	100%	

ACE AMERICAN INSURANCE COMPANY
Ncci - 23035

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	80.00%		0-17 Days	3	60.00%		0-17 Days	4	80.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	20.00%		35+ Days	2	40.00%		35+ Days	1	20.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	5	100%			5	100%			5	100%	

ACE FIRE UNDERWRITERS INSURANC
Ncci - 15431

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			1	100%	

Compliance Report

01/01/2004 - 12/31/2004

ACE PROPERTY & CASUALTY
Ncci - 12254

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	0	0.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	1	100.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				1		100%		Total			
				1		100%					

ALEA NORTH AMERICA INSURANCE C
Ncci - 41068

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	1	100.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				1		100%		Total			
				1		100%					

AMERICAN & FOREIGN INS CO
Ncci - 14699

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				0		100%		Total			
				0		100%					

Compliance Report

01/01/2004 - 12/31/2004

AMERICAN CASUALTY CO OF READIN
Ncci - 10030

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	10	66.67%	0-17	Days	6	40.00%	0-17	Days	6	54.55%
15-21	Days	0	0.00%	18-26	Days	2	13.33%	18-26	Days	1	9.09%
22-28	Days	3	20.00%	27-34	Days	3	20.00%	27-34	Days	1	9.09%
29+	Days	2	13.33%	35+	Days	4	26.67%	35+	Days	2	18.18%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	1	9.09%
Total		15	100%			15	100%			11	100%

AMERICAN EMPLOYERS INS. CO.
Ncci - 10049

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			1	100%

AMERICAN HOME ASSURANCE CO
Ncci - 13781

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	6	46.15%	0-17	Days	4	30.77%	0-17	Days	5	35.71%
15-21	Days	2	15.38%	18-26	Days	1	7.69%	18-26	Days	3	21.43%
22-28	Days	3	23.08%	27-34	Days	3	23.08%	27-34	Days	1	7.14%
29+	Days	2	15.38%	35+	Days	5	38.46%	35+	Days	2	14.29%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	3	21.43%
Total		13	100%			13	100%			14	100%

Compliance Report

01/01/2004 - 12/31/2004

AMERICAN INTERSTATE INS. CO.
Ncci - 24759

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	10	100.00%		0-17 Days	10	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	10	100%			10	100%			1	100%	

AMERICAN MANUFACTURERS MUT INS
Ncci - 17116

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			1	100%	

AMERICAN ZURICH
Ncci - 17965

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	28.57%		0-17 Days	3	42.86%		0-17 Days	0	0.00%	
15-21 Days	1	14.29%		18-26 Days	0	0.00%		18-26 Days	1	100.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	4	57.14%		35+ Days	4	57.14%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	7	100%			7	100%			1	100%	

Compliance Report

01/01/2004 - 12/31/2004

AMGUARD INSURANCE COMPANY
Ncci - 21873

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	75.00%	0-17	Days	3	75.00%	0-17	Days	5	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	25.00%	35+	Days	1	25.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		4	100%			4	100%			5	100%

APPLIED RISK SERVICES
Ncci - CT041

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	50.00%	0-17	Days	1	25.00%	0-17	Days	2	100.00%
15-21	Days	2	50.00%	18-26	Days	3	75.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		4	100%			4	100%			2	100%

ARCH INSURANCE COMPANY
Ncci - 28355

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	28.57%	0-17	Days	1	14.29%	0-17	Days	1	100.00%
15-21	Days	1	14.29%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	14.29%	27-34	Days	0	0.00%
29+	Days	2	28.57%	35+	Days	3	42.86%	35+	Days	0	0.00%
?	Days	2	28.57%	?	Days	2	28.57%	?	Days	0	0.00%
Total		7	100%			7	100%			1	100%

ARGONAUT INSURANCE COMPANY
Ncci - 14095

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

ARROW MUTUAL INS CO
Ncci - 16640

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

ATLANTIC MUTUAL INS CO
Ncci - 16470

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

Compliance Report

01/01/2004 - 12/31/2004

BANGOR HYDRO ELECTRIC
Ncci - S0012

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	75.00%	0-17	Days	3	75.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	25.00%	35+	Days	1	25.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		4	100%			4	100%			1	100%

BANGOR, CITY OF
Ncci - S705

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	9	100.00%	0-17	Days	9	100.00%	0-17	Days	4	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		9	100%			9	100%			4	100%

BATH IRON WORKS
Ncci - S347

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	47	100.00%	0-17	Days	44	93.62%	0-17	Days	89	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	2.13%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	2	4.26%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		47	100%			47	100%			89	100%

Compliance Report

01/01/2004 - 12/31/2004

BROADSPIRE
Ncci - CT040

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	6	46.15%	0-17	Days	5	38.46%	0-17	Days	6	100.00%
15-21	Days	4	30.77%	18-26	Days	6	46.15%	18-26	Days	0	0.00%
22-28	Days	2	15.38%	27-34	Days	1	7.69%	27-34	Days	0	0.00%
29+	Days	1	7.69%	35+	Days	1	7.69%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		13	100%			13	100%			6	100%

C/O M A D ASSOC. WKRS' COMP. T
Ncci - S391

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			0	100%

CAMBRIDGE INTEGRATED SERVICES
Ncci - CT016

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	4	57.14%	0-17	Days	3	42.86%	0-17	Days	0	0.00%
15-21	Days	1	14.29%	18-26	Days	2	28.57%	18-26	Days	0	0.00%
22-28	Days	1	14.29%	27-34	Days	1	14.29%	27-34	Days	0	0.00%
29+	Days	1	14.29%	35+	Days	1	14.29%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		7	100%			7	100%			0	100%

Compliance Report

01/01/2004 - 12/31/2004

CAMBRIDGE INTEGRATED SERVICES
Ncci - CT038

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

CANNON COCHRAN MANAGEMENT SERV
Ncci - S323

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			1	100%	

CENTENNIAL INS CO
Ncci - 12149

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

Compliance Report

01/01/2004 - 12/31/2004

CENTRAL MAINE MEDICAL CENTER
Ncci - S401

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	12	100.00%	0-17	Days	12	100.00%	0-17	Days	7	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		12	100%			12	100%			7	100%

CENTRAL MAINE POWER CO
Ncci - S708

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	13	100.00%	0-17	Days	13	100.00%	0-17	Days	12	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		13	100%			13	100%			12	100%

CHARTER OAK FIRE INS
Ncci - 15318

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	100.00%	0-17	Days	3	100.00%	0-17	Days	2	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		3	100%			3	100%			2	100%

CHESTERFIELD SERVICES INC/ZURI
Ncci - CT010

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	50.00%		0-17 Days	1	50.00%		0-17 Days	1	33.33%	
15-21 Days	1	50.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	50.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	2	66.67%	
Total	2	100%			2	100%			3	100%	

CHUBB INSURANCE CO
Ncci - 21512

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

CHURCH MUTUAL INSURANCE COMPAN
Ncci - 16853

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

Compliance Report

01/01/2004 - 12/31/2004

CIANBRO CORP
Ncci - S344

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	100.00%	0-17	Days	3	100.00%	0-17	Days	4	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				3		100%		4		100%	

CITIZENS INSURANCE CO OF AMERI
Ncci - 11002

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	4	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				0		100%		4		100%	

CITY OF LEWISTON
Ncci - S0018

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	4	100.00%	0-17	Days	4	100.00%	0-17	Days	2	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				4		100%		2		100%	

Compliance Report

01/01/2004 - 12/31/2004

CLAIMS MANAGEMENT INC
Ncci - CT013

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	17	100.00%	0-17	Days	14	82.35%	0-17	Days	274	99.28%
15-21	Days	0	0.00%	18-26	Days	3	17.65%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	2	0.72%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		17	100%	Total		17	100%	Total		276	100%

CNA STANDARD LINES
Ncci - CT030

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	1	100.00%
Total		0	100%	Total		0	100%	Total		1	100%

CNA STANDARD LINES CLAIMS
Ncci - S382

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%	Total		0	100%	Total		0	100%

Compliance Report

01/01/2004 - 12/31/2004

CNA STANDARD LINES CLAIMS
Ncci - S392

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			1	100%

COMMERCE & INDUSTRY INS CO
Ncci - 15172

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	4	50.00%	0-17	Days	2	25.00%	0-17	Days	2	16.67%
15-21	Days	3	37.50%	18-26	Days	2	25.00%	18-26	Days	4	33.33%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	12.50%	35+	Days	4	50.00%	35+	Days	2	16.67%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	4	33.33%
Total		8	100%			8	100%			12	100%

CONNECTICUT INDEMNITY CO
Ncci - 11762

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	1	100.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			0	100%

Compliance Report

01/01/2004 - 12/31/2004

CONSTITUTION STATE SERVICE
Ncci - S327

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	50.00%		0-17 Days	2	33.33%		0-17 Days	1	100.00%	
15-21 Days	1	16.67%		18-26 Days	1	16.67%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	2	33.33%		35+ Days	3	50.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	6	100%			6	100%			1	100%	

CONSTITUTION STATE SERVICE COM
Ncci - CT020

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	15	83.33%		0-17 Days	13	72.22%		0-17 Days	12	75.00%	
15-21 Days	1	5.56%		18-26 Days	1	5.56%		18-26 Days	1	6.25%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	2	11.11%		35+ Days	4	22.22%		35+ Days	3	18.75%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	18	100%			18	100%			16	100%	

CONSTITUTION STATE SERVICES
Ncci - TPA11

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			1	100%	

Compliance Report

01/01/2004 - 12/31/2004

CONSTRUCTION SERVICES GROUP TR
Ncci - S0005

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	18	78.26%	0-17	Days	21	91.30%	0-17	Days	10	100.00%
15-21	Days	4	17.39%	18-26	Days	2	8.70%	18-26	Days	0	0.00%
22-28	Days	1	4.35%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		23	100%			23	100%			10	100%

CONTINENTAL CASUALTY CO
Ncci - 10243

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	100.00%	0-17	Days	3	100.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		3	100%			3	100%			1	100%

CONTINENTAL WESTERN INS COMPAN
Ncci - 11053

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	100.00%	0-17	Days	2	100.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		2	100%			2	100%			1	100%

Compliance Report

01/01/2004 - 12/31/2004

CRAWFORD & COMPANY
Ncci - CT027

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	7	53.85%		0-17 Days	2	15.38%		0-17 Days	3	60.00%	
15-21 Days	5	38.46%		18-26 Days	5	38.46%		18-26 Days	1	20.00%	
22-28 Days	1	7.69%		27-34 Days	2	15.38%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	4	30.77%		35+ Days	1	20.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	13	100%			13	100%			5	100%	

CRAWFORD & COMPANY
Ncci - CT028

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	66.67%		0-17 Days	2	66.67%		0-17 Days	2	66.67%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	33.33%		35+ Days	1	33.33%		35+ Days	1	33.33%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	3	100%			3	100%			3	100%	

CRAWFORD & COMPANY
Ncci - TPA21

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	66.67%		0-17 Days	1	33.33%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	33.33%		27-34 Days	0	0.00%	
29+ Days	1	33.33%		35+ Days	1	33.33%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	3	100%			3	100%			1	100%	

Compliance Report

01/01/2004 - 12/31/2004

CUSTARD INSURANCE ADJUSTERS IN
Ncci - CT033

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	1	100.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			1	100%

DISTRIBUTORS SUPPLIERS GROUP T
Ncci - S0006

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	35	94.59%	0-17	Days	36	97.30%	0-17	Days	26	100.00%
15-21	Days	2	5.41%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	1	2.70%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		37	100%			37	100%			26	100%

EAGLE ELECTRIC MANUFACTURING C
Ncci - S0017

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	1	100.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			1	100%

EASTERN MAINE GROUP

Ncci - S0020

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	20	76.92%	0-17	Days	16	61.54%	0-17	Days	31	96.88%
15-21	Days	3	11.54%	18-26	Days	7	26.92%	18-26	Days	0	0.00%
22-28	Days	2	7.69%	27-34	Days	1	3.85%	27-34	Days	0	0.00%
29+	Days	1	3.85%	35+	Days	2	7.69%	35+	Days	1	3.13%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		26	100%			26	100%			32	100%

EMPLOYERS INS COMPANY OF WAUSA

Ncci - 15555

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	15	83.33%	0-17	Days	11	61.11%	0-17	Days	8	72.73%
15-21	Days	1	5.56%	18-26	Days	3	16.67%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	5.56%	27-34	Days	2	18.18%
29+	Days	2	11.11%	35+	Days	3	16.67%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	1	9.09%
Total		18	100%			18	100%			11	100%

ESIS

Ncci - CT007

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	26	65.00%	0-17	Days	20	50.00%	0-17	Days	25	75.76%
15-21	Days	4	10.00%	18-26	Days	4	10.00%	18-26	Days	1	3.03%
22-28	Days	3	7.50%	27-34	Days	3	7.50%	27-34	Days	2	6.06%
29+	Days	7	17.50%	35+	Days	13	32.50%	35+	Days	5	15.15%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		40	100%			40	100%			33	100%

Compliance Report

01/01/2004 - 12/31/2004

ESIS INC
Ncci - S364

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	19	79.17%		0-17 Days	17	70.83%		0-17 Days	15	93.75%	
15-21 Days	3	12.50%		18-26 Days	5	20.83%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	2	8.33%		35+ Days	2	8.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	6.25%	
Total	24	100%			24	100%			16	100%	

ESIS INC
Ncci - S370

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	75.00%		0-17 Days	2	50.00%		0-17 Days	4	80.00%	
15-21 Days	1	25.00%		18-26 Days	1	25.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	25.00%		35+ Days	1	20.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	4	100%			4	100%			5	100%	

EXCELSIOR INSURANCE COMPANY
Ncci - 10650

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	20	95.24%		0-17 Days	21	100.00%		0-17 Days	14	93.33%	
15-21 Days	1	4.76%		18-26 Days	0	0.00%		18-26 Days	1	6.67%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	21	100%			21	100%			15	100%	

Compliance Report

01/01/2004 - 12/31/2004

FAIRFIELD INSURANCE COMPANY
Ncci - 32530

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	100.00%	0-17	Days	2	66.67%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	1	33.33%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		3	100%			3	100%			1	100%

FEDERAL INSURANCE CO
Ncci - 12890

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	5	55.56%	0-17	Days	4	44.44%	0-17	Days	1	33.33%
15-21	Days	2	22.22%	18-26	Days	2	22.22%	18-26	Days	0	0.00%
22-28	Days	2	22.22%	27-34	Days	2	22.22%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	1	11.11%	35+	Days	2	66.67%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		9	100%			9	100%			3	100%

FEDERATED MUTUAL INSURANCE CO
Ncci - 16446

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	1	100.00%	18-26	Days	1	100.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			0	100%

Compliance Report

01/01/2004 - 12/31/2004

FIDELITY & GUARANTY INSURANCE
Ncci - 10227

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	11	61.11%	0-17	Days	8	44.44%	0-17	Days	3	75.00%
15-21	Days	3	16.67%	18-26	Days	5	27.78%	18-26	Days	0	0.00%
22-28	Days	2	11.11%	27-34	Days	2	11.11%	27-34	Days	0	0.00%
29+	Days	2	11.11%	35+	Days	3	16.67%	35+	Days	1	25.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		18	100%			18	100%			4	100%

FIRE & CASUALTY CO OF CONNE
Ncci - 10731

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	1	100.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			1	100%

FIREMAN'S INS CO OF WASHINGTON
Ncci - 27723

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	17	100.00%	0-17	Days	16	94.12%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	5.88%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		17	100%			17	100%			1	100%

Compliance Report

01/01/2004 - 12/31/2004

FIREMANS FUND INSURANCE CO
Ncci - 12416

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			0	100%

First Liberty Insurance Corp
Ncci - 27359

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	50.00%	0-17	Days	2	50.00%	0-17	Days	3	100.00%
15-21	Days	2	50.00%	18-26	Days	2	50.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		4	100%			4	100%			3	100%

FOREST PRODUCTS GROUP TRUST
Ncci - S0008

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	19	86.36%	0-17	Days	20	90.91%	0-17	Days	8	88.89%
15-21	Days	2	9.09%	18-26	Days	1	4.55%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	4.55%	35+	Days	1	4.55%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	1	11.11%
Total		22	100%			22	100%			9	100%

Compliance Report

01/01/2004 - 12/31/2004

GAB ROBBINS
Ncci - CT019

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	50.00%	0-17	Days	1	25.00%	0-17	Days	0	0.00%
15-21	Days	2	50.00%	18-26	Days	1	25.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	2	50.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		4	100%			4	100%			0	100%

GALLAGHER BASSETT INS SERVICES
Ncci - CT005

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	26	74.29%	0-17	Days	24	68.57%	0-17	Days	19	76.00%
15-21	Days	1	2.86%	18-26	Days	2	5.71%	18-26	Days	3	12.00%
22-28	Days	2	5.71%	27-34	Days	2	5.71%	27-34	Days	2	8.00%
29+	Days	6	17.14%	35+	Days	7	20.00%	35+	Days	1	4.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		35	100%			35	100%			25	100%

GALLAGHER BASSETT INSURANCE SE
Ncci - TPA6

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	1	100.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			0	100%

GALLAGHER BASSETT SERVICES
Ncci - CT003

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	14	58.33%	0-17	Days	10	41.67%	0-17	Days	5	50.00%
15-21	Days	4	16.67%	18-26	Days	1	4.17%	18-26	Days	4	40.00%
22-28	Days	1	4.17%	27-34	Days	3	12.50%	27-34	Days	0	0.00%
29+	Days	5	20.83%	35+	Days	10	41.67%	35+	Days	1	10.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		24	100%			24	100%			10	100%

GALLAGHER-BASSETT SERVICES INC.
Ncci - CT036

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			1	100%

GALLAGHER-BASSETT INS SERVICES
Ncci - S304

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	66.67%	0-17	Days	0	0.00%	0-17	Days	2	100.00%
15-21	Days	1	33.33%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	3	100.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		3	100%			3	100%			2	100%

GALLAGHER-BASSETT SERVICES INC
Ncci - TPA29

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	25.00%		18-26 Days	1	25.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	3	75.00%		35+ Days	3	75.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	4	100%			4	100%			0	100%	

GATES MCDONALD
Ncci - CT015

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

GATES MCDONALD
Ncci - S743

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	28.57%		0-17 Days	3	42.86%		0-17 Days	9	100.00%	
15-21 Days	3	42.86%		18-26 Days	3	42.86%		18-26 Days	0	0.00%	
22-28 Days	1	14.29%		27-34 Days	1	14.29%		27-34 Days	0	0.00%	
29+ Days	1	14.29%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	7	100%			7	100%			9	100%	

Compliance Report

01/01/2004 - 12/31/2004

GATES MCDONALD/ UNIV OF MAINE
Ncci - TPA23

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	16	76.19%	0-17	Days	15	71.43%	0-17	Days	11	91.67%
15-21	Days	3	14.29%	18-26	Days	1	4.76%	18-26	Days	0	0.00%
22-28	Days	1	4.76%	27-34	Days	2	9.52%	27-34	Days	0	0.00%
29+	Days	1	4.76%	35+	Days	3	14.29%	35+	Days	1	8.33%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		21	100%			21	100%			12	100%

GENERAL ADJUSTMENT BUREAU
Ncci - S355

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	100.00%	0-17	Days	3	100.00%	0-17	Days	3	75.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	1	25.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		3	100%			3	100%			4	100%

GLOBE INDEMNITY CO
Ncci - 10391

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	75.00%	0-17	Days	1	25.00%	0-17	Days	0	0.00%
15-21	Days	1	25.00%	18-26	Days	1	25.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	25.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	1	25.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		4	100%			4	100%			0	100%

Compliance Report

01/01/2004 - 12/31/2004

GREAT AMERICAN ALLIANCE INSURA
Ncci - 14028

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			2	100%	

GREAT AMERICAN INS CO
Ncci - 14176

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

GREAT WEST CASUALTY
Ncci - 11371

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	2	100.00%	
15-21 Days	1	100.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			2	100%	

Compliance Report

01/01/2004 - 12/31/2004

GREATER PORTLAND V
Ncci - S0002

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	20	86.96%		0-17 Days	21	91.30%		0-17 Days	32	100.00%	
15-21 Days	2	8.70%		18-26 Days	1	4.35%		18-26 Days	0	0.00%	
22-28 Days	1	4.35%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	4.35%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	23	100%			23	100%			32	100%	

GULF INS CO
Ncci - 13188

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			1	100%	

HALLMARK MANAGEMENT LLC
Ncci - CT043

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	50.00%		0-17 Days	1	50.00%		0-17 Days	1	100.00%	
15-21 Days	1	50.00%		18-26 Days	1	50.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	2	100%			2	100%			1	100%	

Compliance Report

01/01/2004 - 12/31/2004

HANNAFORD BROTHERS
Ncci - S381

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	87	90.63%	0-17	Days	88	91.67%	0-17	Days	22	100.00%
15-21	Days	6	6.25%	18-26	Days	5	5.21%	18-26	Days	0	0.00%
22-28	Days	1	1.04%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	2	2.08%	35+	Days	3	3.13%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		96	100%			96	100%			22	100%

HANOVER INSURANCE CO
Ncci - 13633

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	32	96.97%	0-17	Days	32	96.97%	0-17	Days	18	100.00%
15-21	Days	1	3.03%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	3.03%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		33	100%			33	100%			18	100%

Harleysville Worcester Insuran
Ncci - 21644

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	1	100.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			0	100%

Compliance Report

01/01/2004 - 12/31/2004

HARTFORD CASUALTY INS. CO.
Ncci - 14397

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	100.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

HARTFORD FIRE INSURANCE COMPAN
Ncci - 13269

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	5	83.33%		0-17 Days	5	83.33%		0-17 Days	1	33.33%	
15-21 Days	1	16.67%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	16.67%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	2	66.67%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	6	100%			6	100%			3	100%	

HARTFORD INSURANCE CO OF THE M
Ncci - 20605

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	8	88.89%		0-17 Days	6	66.67%		0-17 Days	1	50.00%	
15-21 Days	1	11.11%		18-26 Days	0	0.00%		18-26 Days	1	50.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	3	33.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	9	100%			9	100%			2	100%	

Compliance Report

01/01/2004 - 12/31/2004

HARTFORD UNDERWRITERS INS CO
Ncci - 10456

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	12	66.67%	0-17	Days	9	50.00%	0-17	Days	4	57.14%
15-21	Days	2	11.11%	18-26	Days	2	11.11%	18-26	Days	1	14.29%
22-28	Days	1	5.56%	27-34	Days	1	5.56%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	3	16.67%	35+	Days	2	28.57%
?	Days	3	16.67%	?	Days	3	16.67%	?	Days	0	0.00%
Total		18	100%			18	100%			7	100%

HELMSMAN MANAGEMENT SERVICE
Ncci - S321

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	50.00%	0-17	Days	1	50.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	50.00%	27-34	Days	0	0.00%
29+	Days	1	50.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		2	100%			2	100%			1	100%

HELMSMAN MANAGEMENT SERVICES
Ncci - CT009

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	50.00%	0-17	Days	1	50.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	1	50.00%	27-34	Days	1	50.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		2	100%			2	100%			1	100%

Compliance Report

01/01/2004 - 12/31/2004

HRH CLAIMS MANAGEMENT SERVICE
Ncci - S357

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	1	100.00%	0-17	Days	1	100.00%
15-21	Days	1	100.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			1	100%

HUHTAMAKI FOODSERVICE INC.
Ncci - S0003

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	11	84.62%	0-17	Days	11	84.62%	0-17	Days	3	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	2	15.38%	35+	Days	2	15.38%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		13	100%			13	100%			3	100%

HUSSEY SEATING CO.
Ncci - S0016

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	100.00%	0-17	Days	3	100.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		3	100%			3	100%			0	100%

INDEMNITY INS CO OF NORTH AMER

Ncci - 25437

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	66.67%		0-17 Days	2	66.67%		0-17 Days	4	80.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	1	20.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	33.33%		35+ Days	1	33.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	3	100%			3	100%			5	100%	

INS CO OF THE STATE OF PENNSYL

Ncci - 13889

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	12	85.71%		0-17 Days	11	78.57%		0-17 Days	11	73.33%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	1	7.14%		27-34 Days	0	0.00%	
29+ Days	2	14.29%		35+ Days	2	14.29%		35+ Days	1	6.67%	
? Days	0	0.00%		? Days	0	0.00%		? Days	3	20.00%	
Total	14	100%			14	100%			15	100%	

IRVING TANNING CO DELAWARE

Ncci - S0007

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			1	100%	

Compliance Report

01/01/2004 - 12/31/2004

John Deere Ins Co
Ncci - 13668

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	5	100.00%	0-17	Days	5	100.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		5	100%			5	100%			0	100%

LEPAGE BAKERIES
Ncci - S0001

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	4	50.00%	0-17	Days	3	37.50%	0-17	Days	8	100.00%
15-21	Days	3	37.50%	18-26	Days	4	50.00%	18-26	Days	0	0.00%
22-28	Days	1	12.50%	27-34	Days	1	12.50%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		8	100%			8	100%			8	100%

LEWISTON SCHOOL DEPARTMENT
Ncci - S0019

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	100.00%	0-17	Days	3	100.00%	0-17	Days	2	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		3	100%			3	100%			2	100%

Compliance Report

01/01/2004 - 12/31/2004

LIBERTY MUTUAL INSURANCE CORP
Ncci - 27243

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

LIBERTY INSURANCE CORP.
Ncci - 21814

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	75	84.27%		0-17 Days	70	78.65%		0-17 Days	25	89.29%	
15-21 Days	4	4.49%		18-26 Days	10	11.24%		18-26 Days	1	3.57%	
22-28 Days	4	4.49%		27-34 Days	2	2.25%		27-34 Days	0	0.00%	
29+ Days	6	6.74%		35+ Days	7	7.87%		35+ Days	2	7.14%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	89	100%			89	100%			28	100%	

LIBERTY MUTUAL FIRE INSURANCE
Ncci - 16586

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	56	93.33%		0-17 Days	51	85.00%		0-17 Days	39	84.78%	
15-21 Days	0	0.00%		18-26 Days	3	5.00%		18-26 Days	3	6.52%	
22-28 Days	3	5.00%		27-34 Days	3	5.00%		27-34 Days	0	0.00%	
29+ Days	1	1.67%		35+ Days	3	5.00%		35+ Days	4	8.70%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	60	100%			60	100%			46	100%	

Compliance Report

01/01/2004 - 12/31/2004

LIBERTY MUTUAL INS CO

Ncci - 15628

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	27	84.38%		0-17 Days	24	75.00%		0-17 Days	31	91.18%	
15-21 Days	0	0.00%		18-26 Days	3	9.38%		18-26 Days	1	2.94%	
22-28 Days	1	3.13%		27-34 Days	1	3.13%		27-34 Days	0	0.00%	
29+ Days	4	12.50%		35+ Days	4	12.50%		35+ Days	2	5.88%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	32	100%			32	100%			34	100%	

LUMBER MUTUAL/SEACO INSURANCE

Ncci - 24597

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

LUMBERMEN'S UNDERWRITING ALLIA

Ncci - 18376

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

Compliance Report

01/01/2004 - 12/31/2004

MAINE ADJUSTMENT SERVICES

Ncci - CT004

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	4	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			4	100%

MAINE AUTOMOBILE DEALERS

Ncci - S803

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	53	96.36%	0-17	Days	55	100.00%	0-17	Days	15	100.00%
15-21	Days	2	3.64%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		55	100%			55	100%			15	100%

MAINE EMPLOYERS MUTUAL INSURAN

Ncci - 30449

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1472	89.98%	0-17	Days	1466	89.61%	0-17	Days	807	92.44%
15-21	Days	72	4.40%	18-26	Days	69	4.22%	18-26	Days	20	2.29%
22-28	Days	29	1.77%	27-34	Days	35	2.14%	27-34	Days	12	1.37%
29+	Days	62	3.79%	35+	Days	65	3.97%	35+	Days	33	3.78%
?	Days	1	0.06%	?	Days	1	0.06%	?	Days	1	0.11%
Total		1636	100%			1636	100%			873	100%

Compliance Report

01/01/2004 - 12/31/2004

MAINE INS GUARANTEE ASSOC
Ncci - MSIGA

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	1	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			1	100%

MAINE MCDONALDS OPERATORS
Ncci - S0009

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	5	83.33%	0-17	Days	5	83.33%	0-17	Days	19	100.00%
15-21	Days	1	16.67%	18-26	Days	1	16.67%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		6	100%			6	100%			19	100%

MAINE MOTOR TRANSPORT W.C. TRU
Ncci - S385

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	32	100.00%	0-17	Days	32	100.00%	0-17	Days	38	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		32	100%			32	100%			38	100%

Compliance Report

01/01/2004 - 12/31/2004

MAINE MUNICIPAL ASSOCIATION
Ncci - S801

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	169	81.25%	0-17	Days	176	84.62%	0-17	Days	237	94.42%
15-21	Days	19	9.13%	18-26	Days	11	5.29%	18-26	Days	4	1.59%
22-28	Days	6	2.88%	27-34	Days	6	2.88%	27-34	Days	3	1.20%
29+	Days	14	6.73%	35+	Days	15	7.21%	35+	Days	7	2.79%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		208	100%			208	100%			251	100%

MAINE OIL DEALERS ASSOCIATION
Ncci - S0021

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	27	93.10%	0-17	Days	28	96.55%	0-17	Days	13	100.00%
15-21	Days	1	3.45%	18-26	Days	1	3.45%	18-26	Days	0	0.00%
22-28	Days	1	3.45%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		29	100%			29	100%			13	100%

MAINE SCHOOL MGNT ASSOC
Ncci - S374

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	116	99.15%	0-17	Days	114	97.44%	0-17	Days	71	100.00%
15-21	Days	1	0.85%	18-26	Days	3	2.56%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		117	100%			117	100%			71	100%

Compliance Report

01/01/2004 - 12/31/2004

MAINE TURNPIKE AUTHORITY
Ncci - S0015

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	13	86.67%	0-17	Days	14	93.33%	0-17	Days	9	100.00%
15-21	Days	1	6.67%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	6.67%	35+	Days	1	6.67%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		15	100%			15	100%			9	100%

MARRIOTT CLAIMS SERVICES
Ncci - CT031

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	100.00%	0-17	Days	1	100.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			0	100%

MARYLAND CASUALTY CO
Ncci - 10545

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	4	50.00%	0-17	Days	5	62.50%	0-17	Days	0	0.00%
15-21	Days	1	12.50%	18-26	Days	1	12.50%	18-26	Days	0	0.00%
22-28	Days	2	25.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	12.50%	35+	Days	2	25.00%	35+	Days	1	100.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		8	100%			8	100%			1	100%

MASSACHUSETTS BAY INS CO
Ncci - 10006

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	100.00%	0-17	Days	2	100.00%	0-17	Days	3	100.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				Total				Total			
		2	100%			2	100%			3	100%

ME CHAMBER OF COMM & INDUSTRY
Ncci - S0010

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	26	78.79%	0-17	Days	27	81.82%	0-17	Days	30	90.91%
15-21	Days	3	9.09%	18-26	Days	1	3.03%	18-26	Days	2	6.06%
22-28	Days	1	3.03%	27-34	Days	0	0.00%	27-34	Days	1	3.03%
29+	Days	3	9.09%	35+	Days	5	15.15%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				Total				Total			
		33	100%			33	100%			33	100%

Mead Oxford Corporation
Ncci - S394

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	15	100.00%	0-17	Days	15	100.00%	0-17	Days	12	92.31%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	1	7.69%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				Total				Total			
		15	100%			15	100%			13	100%

Compliance Report

01/01/2004 - 12/31/2004

MFG. OF MAINE GROUP TRUST
Ncci - S0011

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	9	100.00%		0-17 Days	8	88.89%		0-17 Days	6	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	11.11%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	9	100%			9	100%			6	100%	

MHCA WORKERS' COMP FUND
Ncci - S387

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	39	75.00%		0-17 Days	41	78.85%		0-17 Days	41	85.42%	
15-21 Days	7	13.46%		18-26 Days	6	11.54%		18-26 Days	3	6.25%	
22-28 Days	5	9.62%		27-34 Days	1	1.92%		27-34 Days	0	0.00%	
29+ Days	1	1.92%		35+ Days	4	7.69%		35+ Days	3	6.25%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	2.08%	
Total	52	100%			52	100%			48	100%	

MITSUI SUMITOMO INS CO OF AMER
Ncci - 19089

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

Compliance Report

01/01/2004 - 12/31/2004

MORSE, PAYSON & NOYES

Ncci - S388

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	73	94.81%		0-17 Days	71	92.21%		0-17 Days	36	94.74%	
15-21 Days	3	3.90%		18-26 Days	4	5.19%		18-26 Days	0	0.00%	
22-28 Days	1	1.30%		27-34 Days	1	1.30%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	1.30%		35+ Days	2	5.26%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	77	100%		Total	77	100%		Total	38	100%	

MOUNTAIN VALLEY INDEMNITY CO

Ncci - 33790

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%		Total	1	100%		Total	0	100%	

NATIONAL FIRE INS CO OF HARTFO

Ncci - 12238

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	100.00%		0-17 Days	3	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	3	100%		Total	3	100%		Total	1	100%	

Compliance Report

01/01/2004 - 12/31/2004

NATIONAL GRANGE MUT INS CO
Ncci - 16322

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	20.00%		0-17 Days	1	20.00%		0-17 Days	0	0.00%	
15-21 Days	1	20.00%		18-26 Days	1	20.00%		18-26 Days	1	33.33%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	1	33.33%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	33.33%	
? Days	3	60.00%		? Days	3	60.00%		? Days	0	0.00%	
Total	5	100%			5	100%			3	100%	

NATIONAL UNION FIRE INS CO
Ncci - 13072

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

NETHERLANDS INSURANCE COMPANY
Ncci - 14184

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	7	100.00%		0-17 Days	7	100.00%		0-17 Days	8	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	7	100%			7	100%			8	100%	

NEW HAMPSHIRE INS COMPANY
Ncci - 13080

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	66.67%		0-17 Days	1	33.33%		0-17 Days	0	0.00%	
15-21 Days	1	33.33%		18-26 Days	1	33.33%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	33.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	100.00%	
Total	3	100%			3	100%			1	100%	

NO RECORDED COVERAGE
Ncci - NONE

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	100.00%		0-17 Days	0	0.00%		0-17 Days	5	50.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	2	100.00%		35+ Days	3	30.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	2	20.00%	
Total	2	100%			2	100%			10	100%	

NORGUARD INSURANCE COMPANY
Ncci - 25844

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	47	92.16%		0-17 Days	47	92.16%		0-17 Days	17	94.44%	
15-21 Days	3	5.88%		18-26 Days	3	5.88%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	1.96%		35+ Days	1	1.96%		35+ Days	1	5.56%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	51	100%			51	100%			18	100%	

Compliance Report

01/01/2004 - 12/31/2004

NORTHERN INSURANCE CO OF NY
Ncci - 13765

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	1	100.00%	0-17	Days	1	100.00%
15-21	Days	1	100.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			1	100%

OLD REPUBLIC INS CO
Ncci - 11509

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	100.00%	0-17	Days	1	50.00%	0-17	Days	4	66.67%
15-21	Days	0	0.00%	18-26	Days	1	50.00%	18-26	Days	1	16.67%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	1	16.67%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		2	100%			2	100%			6	100%

ONEBEACON AMERICA INSURANCE CO
Ncci - 14540

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	3	60.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	100.00%	35+	Days	1	100.00%	35+	Days	2	40.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		1	100%			1	100%			5	100%

Compliance Report

01/01/2004 - 12/31/2004

ONEBEACON INSURANCE COMPANY
Ncci - 10359

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			2	100%	

PACIFIC EMPLOYERS INS CO
Ncci - 10677

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	3	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			3	100%	

PACIFIC INDEMNITY INS CO
Ncci - 10685

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

Compliance Report

01/01/2004 - 12/31/2004

PARKER HANNIFIN CORP.
Ncci - S0013

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	100.00%		0-17 Days	6	100.00%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	6	100%			6	100%			2	100%	

PEERLESS INS CO
Ncci - 11355

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	48	90.57%		0-17 Days	50	94.34%		0-17 Days	27	100.00%	
15-21 Days	3	5.66%		18-26 Days	2	3.77%		18-26 Days	0	0.00%	
22-28 Days	1	1.89%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	1.89%		35+ Days	1	1.89%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	53	100%			53	100%			27	100%	

PENNSYLVANIA MFG. ASSOCIATION
Ncci - 11916

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

PIONEER PLASTICS CORP
Ncci - S340

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	16	94.12%	0-17	Days	15	88.24%	0-17	Days	3	100.00%
15-21	Days	0	0.00%	18-26	Days	1	5.88%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	5.88%	27-34	Days	0	0.00%
29+	Days	1	5.88%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		17	100%			17	100%			3	100%

PORTLAND, CITY OF
Ncci - S733

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	16	69.57%	0-17	Days	16	69.57%	0-17	Days	26	89.66%
15-21	Days	3	13.04%	18-26	Days	3	13.04%	18-26	Days	0	0.00%
22-28	Days	1	4.35%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	3	13.04%	35+	Days	4	17.39%	35+	Days	1	3.45%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	2	6.90%
Total		23	100%			23	100%			29	100%

PUBLIC SERVICE MUTUAL INS CO
Ncci - 16152

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	1	100.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			1	100%

Compliance Report

01/01/2004 - 12/31/2004

RISK ENTERPRISES MANAGEMENT

Ncci - CT001

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			1	100%	

ROYAL & SUN/ BOWATER

Ncci - CT024

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

ROYAL & SUNALLIANCE

Ncci - 13684

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	28.57%		0-17 Days	6	28.57%		0-17 Days	6	42.86%	
15-21 Days	5	23.81%		18-26 Days	4	19.05%		18-26 Days	2	14.29%	
22-28 Days	5	23.81%		27-34 Days	2	9.52%		27-34 Days	1	7.14%	
29+ Days	5	23.81%		35+ Days	9	42.86%		35+ Days	5	35.71%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	21	100%			21	100%			14	100%	

ROYAL INDEMNITY COMPANY
Ncci - 10723

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	66.67%		0-17 Days	1	33.33%		0-17 Days	1	20.00%	
15-21 Days	0	0.00%		18-26 Days	1	33.33%		18-26 Days	1	20.00%	
22-28 Days	1	33.33%		27-34 Days	0	0.00%		27-34 Days	3	60.00%	
29+ Days	0	0.00%		35+ Days	1	33.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	3	100%		Total	3	100%		Total	5	100%	

SAFEGUARD INSURANCE COMPANY
Ncci - 13986

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%		Total	1	100%		Total	0	100%	

SAFETY NATIONAL CASUALTY CORP
Ncci - 16349

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	100.00%		35+ Days	1	100.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%		Total	1	100%		Total	0	100%	

Compliance Report

01/01/2004 - 12/31/2004

SAVERS PROPERTY & CASUALTY INS
Ncci - 31771

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			0	100%

SECURITY INS OF HARTFORD
Ncci - 15572

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			0	100%

SECURITY INSURANCE OF HARTFORD
Ncci - 12572

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	1	16.67%	0-17	Days	1	16.67%	0-17	Days	3	60.00%
15-21	Days	2	33.33%	18-26	Days	0	0.00%	18-26	Days	1	20.00%
22-28	Days	1	16.67%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	2	33.33%	35+	Days	5	83.33%	35+	Days	1	20.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		6	100%			6	100%			5	100%

SEDGWICK CLAIMS MANAGEMENT
Ncci - CT011

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			2	100%	

SEDGWICK CLAIMS MANAGEMENT SVC
Ncci - TPA26

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	33.33%		18-26 Days	1	33.33%		18-26 Days	0	0.00%	
22-28 Days	1	33.33%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	33.33%		35+ Days	2	66.67%		35+ Days	1	100.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	3	100%			3	100%			1	100%	

SEDGWICK CLAIMS MGMT/ HOME DEP
Ncci - CT023

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	16	69.57%		0-17 Days	15	65.22%		0-17 Days	4	80.00%	
15-21 Days	1	4.35%		18-26 Days	2	8.70%		18-26 Days	0	0.00%	
22-28 Days	1	4.35%		27-34 Days	1	4.35%		27-34 Days	0	0.00%	
29+ Days	5	21.74%		35+ Days	5	21.74%		35+ Days	1	20.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	23	100%			23	100%			5	100%	

SEDGWICK CLAIMS MGMT/GENERAL E
Ncci - CT032

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	5	100.00%		0-17 Days	5	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	5	100%			5	100%			0	100%	

SEDGWICK CLAIMS MGT SERVICES I
Ncci - CT006

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	41	71.93%		0-17 Days	38	66.67%		0-17 Days	49	87.50%	
15-21 Days	6	10.53%		18-26 Days	7	12.28%		18-26 Days	0	0.00%	
22-28 Days	1	1.75%		27-34 Days	4	7.02%		27-34 Days	1	1.79%	
29+ Days	8	14.04%		35+ Days	7	12.28%		35+ Days	6	10.71%	
? Days	1	1.75%		? Days	1	1.75%		? Days	0	0.00%	
Total	57	100%			57	100%			56	100%	

SEDGWICK CLAIMS MGT SERVICES I
Ncci - S301

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	193	92.34%		0-17 Days	189	90.43%		0-17 Days	106	96.36%	
15-21 Days	7	3.35%		18-26 Days	10	4.78%		18-26 Days	1	0.91%	
22-28 Days	3	1.44%		27-34 Days	3	1.44%		27-34 Days	1	0.91%	
29+ Days	5	2.39%		35+ Days	6	2.87%		35+ Days	2	1.82%	
? Days	1	0.48%		? Days	1	0.48%		? Days	0	0.00%	
Total	209	100%			209	100%			110	100%	

Compliance Report

01/01/2004 - 12/31/2004

SEDGWICK CLAIMS MGT SERVICES/
Ncci - S399

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	10	71.43%	0-17	Days	7	50.00%	0-17	Days	0	0.00%
15-21	Days	2	14.29%	18-26	Days	3	21.43%	18-26	Days	0	0.00%
22-28	Days	1	7.14%	27-34	Days	2	14.29%	27-34	Days	0	0.00%
29+	Days	1	7.14%	35+	Days	2	14.29%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		14	100%			14	100%			0	100%

SENTRY INSURANCE
Ncci - 15571

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	18	75.00%	0-17	Days	12	50.00%	0-17	Days	2	66.67%
15-21	Days	3	12.50%	18-26	Days	4	16.67%	18-26	Days	0	0.00%
22-28	Days	3	12.50%	27-34	Days	3	12.50%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	5	20.83%	35+	Days	1	33.33%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		24	100%			24	100%			3	100%

SOCIAL SERVICES & EDUCATION
Ncci - S0004

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	5	71.43%	0-17	Days	6	85.71%	0-17	Days	8	100.00%
15-21	Days	1	14.29%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	1	14.29%	27-34	Days	1	14.29%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		7	100%			7	100%			8	100%

Compliance Report

01/01/2004 - 12/31/2004

SOMPO JAPAN INS COMPANY OF AME
Ncci - 19321

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			0	100%

SPECIALTY RISK SERVICES
Ncci - CT026

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3	75.00%	0-17	Days	2	50.00%	0-17	Days	1	33.33%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	1	33.33%
29+	Days	1	25.00%	35+	Days	2	50.00%	35+	Days	1	33.33%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		4	100%			4	100%			3	100%

SPECIALTY RISK SERVICES
Ncci - CT037

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		0	100%			0	100%			0	100%

Compliance Report

01/01/2004 - 12/31/2004

ST PAUL FIRE & MARINE INSURANC
Ncci - 13706

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	13	81.25%	0-17	Days	9	56.25%	0-17	Days	6	100.00%
15-21	Days	1	6.25%	18-26	Days	2	12.50%	18-26	Days	0	0.00%
22-28	Days	1	6.25%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	1	6.25%	35+	Days	5	31.25%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				Total				Total			
		16	100%			16	100%			6	100%

ST PAUL GUARDIAN INS CO
Ncci - 14230

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	0	0.00%	0-17	Days	0	0.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	0	0.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				Total				Total			
		0	100%			0	100%			0	100%

ST PAUL MERCURY INSURANCE CO
Ncci - 13692

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	4	100.00%	0-17	Days	3	75.00%	0-17	Days	0	0.00%
15-21	Days	0	0.00%	18-26	Days	1	25.00%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	0	0.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total				Total				Total			
		4	100%			4	100%			0	100%

Compliance Report

01/01/2004 - 12/31/2004

STAR INSURANCE CO
Ncci - 24562

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	2	33.33%	0-17	Days	1	16.67%	0-17	Days	1	50.00%
15-21	Days	4	66.67%	18-26	Days	4	66.67%	18-26	Days	0	0.00%
22-28	Days	0	0.00%	27-34	Days	1	16.67%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	0	0.00%	35+	Days	1	50.00%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		6	100%			6	100%			2	100%

STATE OF MAINE WORKERS COMP DI
Ncci - S369

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	109	93.16%	0-17	Days	108	76.60%	0-17	Days	102	96.23%
15-21	Days	7	5.98%	18-26	Days	20	14.18%	18-26	Days	1	0.94%
22-28	Days	0	0.00%	27-34	Days	3	2.13%	27-34	Days	1	0.94%
29+	Days	1	0.85%	35+	Days	10	7.09%	35+	Days	2	1.89%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Alt Benefits		24									
Total		141	100%			141	100%			106	100%

SYNERNET
Ncci - TPA8

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	62	95.38%	0-17	Days	59	90.77%	0-17	Days	103	98.10%
15-21	Days	1	1.54%	18-26	Days	4	6.15%	18-26	Days	0	0.00%
22-28	Days	2	3.08%	27-34	Days	0	0.00%	27-34	Days	0	0.00%
29+	Days	0	0.00%	35+	Days	2	3.08%	35+	Days	2	1.90%
?	Days	0	0.00%	?	Days	0	0.00%	?	Days	0	0.00%
Total		65	100%			65	100%			105	100%

Compliance Report

01/01/2004 - 12/31/2004

SYNERNET INC
Ncci - S395

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	33	82.50%		0-17 Days	32	80.00%		0-17 Days	24	100.00%	
15-21 Days	4	10.00%		18-26 Days	3	7.50%		18-26 Days	0	0.00%	
22-28 Days	1	2.50%		27-34 Days	2	5.00%		27-34 Days	0	0.00%	
29+ Days	1	2.50%		35+ Days	2	5.00%		35+ Days	0	0.00%	
? Days	1	2.50%		? Days	1	2.50%		? Days	0	0.00%	
Total	40	100%		40	100%			24	100%		

T.H.E. CASUALTY INSURANCE COMP
Ncci - 40851

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	1	100.00%		0-17 Days	1	100.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%		1	100%			0	100%		

THE HARTFORD
Ncci - 10448

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	2	40.00%		0-17 Days	1	20.00%		0-17 Days	7	77.78%	
15-21 Days	1	20.00%		18-26 Days	2	40.00%		18-26 Days	2	22.22%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	2	40.00%		35+ Days	2	40.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	5	100%		5	100%			9	100%		

The May Department Stores Co
Ncci - S338

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	1	100.00%		27-34 Days	1	100.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

TRANSPORTATION INSURANCE COMPA
Ncci - 12408

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	8	80.00%		0-17 Days	7	70.00%		0-17 Days	5	100.00%	
15-21 Days	1	10.00%		18-26 Days	1	10.00%		18-26 Days	0	0.00%	
22-28 Days	1	10.00%		27-34 Days	1	10.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	10.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	10	100%			10	100%			5	100%	

TRAVELERS CASUALTY & SURETY CO
Ncci - 11223

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	6	85.71%		0-17 Days	6	85.71%		0-17 Days	4	100.00%	
15-21 Days	1	14.29%		18-26 Days	1	14.29%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	7	100%			7	100%			4	100%	

Compliance Report

01/01/2004 - 12/31/2004

TRAVELERS INDEMNITY COMPANY OF
Ncci - 13439

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	32	88.89%		0-17 Days	29	80.56%		0-17 Days	32	94.12%	
15-21 Days	1	2.78%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	1	2.78%		27-34 Days	4	11.11%		27-34 Days	0	0.00%	
29+ Days	2	5.56%		35+ Days	3	8.33%		35+ Days	2	5.88%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	36	100%			36	100%			34	100%	

TRAVELERS INS CO
Ncci - 10804

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	14	87.50%		0-17 Days	12	75.00%		0-17 Days	9	90.00%	
15-21 Days	1	6.25%		18-26 Days	2	12.50%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	6.25%		35+ Days	2	12.50%		35+ Days	1	10.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	16	100%			16	100%			10	100%	

TRAVELERS PROPERTY CASUALTY CO
Ncci - 13579

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	24	85.71%		0-17 Days	23	82.14%		0-17 Days	29	100.00%	
15-21 Days	4	14.29%		18-26 Days	4	14.29%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	3.57%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	28	100%			28	100%			29	100%	

Compliance Report

01/01/2004 - 12/31/2004

TWIN CITY FIRE INS CO

Ncci - 14974

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	16	72.73%		0-17 Days	12	54.55%		0-17 Days	4	66.67%	
15-21 Days	5	22.73%		18-26 Days	4	18.18%		18-26 Days	1	16.67%	
22-28 Days	1	4.55%		27-34 Days	3	13.64%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	3	13.64%		35+ Days	1	16.67%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	22	100%		Total	22	100%		Total	6	100%	

UNITED STATES FIDELITY & GUARA

Ncci - 10847

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	100.00%		0-17 Days	2	66.67%		0-17 Days	2	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	1	33.33%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	3	100%		Total	3	100%		Total	2	100%	

UNITED STATES FIRE INSURANCE C

Ncci - 12777

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	100.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%		Total	1	100%		Total	0	100%	

Compliance Report

01/01/2004 - 12/31/2004

UNIVERSAL UNDERWRITERS INS CO
Ncci - 12297

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

VALLEY FORGE INSURANCE COMPANY
Ncci - 15032

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	1	100.00%		18-26 Days	1	100.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

VANLINER INSURANCE
Ncci - 24023

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	4	100.00%		0-17 Days	4	100.00%		0-17 Days	1	100.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	4	100%			4	100%			1	100%	

Compliance Report

01/01/2004 - 12/31/2004

WAUSAU BUSINESS INSURANCE CO
Ncci - 27332

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	1	100.00%		? Days	1	100.00%		? Days	0	0.00%	
Total	1	100%			1	100%			0	100%	

WAUSAU UNDERWRITERS INS CO
Ncci - 18996

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	3	75.00%		0-17 Days	3	75.00%		0-17 Days	7	87.50%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	1	25.00%		35+ Days	1	25.00%		35+ Days	1	12.50%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	4	100%			4	100%			8	100%	

XL SPECIALTY INSURANCE COMPANY
Ncci - 27944

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	0	0.00%	
Total	0	100%			0	100%			0	100%	

YORK INSURANCE COMPANY OF MAIN
Ncci - 36501

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	0	0.00%		0-17 Days	0	0.00%		0-17 Days	0	0.00%	
15-21 Days	0	0.00%		18-26 Days	0	0.00%		18-26 Days	0	0.00%	
22-28 Days	0	0.00%		27-34 Days	0	0.00%		27-34 Days	0	0.00%	
29+ Days	0	0.00%		35+ Days	0	0.00%		35+ Days	0	0.00%	
? Days	0	0.00%		? Days	0	0.00%		? Days	1	100.00%	
Total	0	100%			0	100%			1	100%	

ZURICH AMERICAN INSURANCE CO
Ncci - 10863

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14 Days	24	64.86%		0-17 Days	20	54.05%		0-17 Days	10	76.92%	
15-21 Days	5	13.51%		18-26 Days	10	27.03%		18-26 Days	1	7.69%	
22-28 Days	5	13.51%		27-34 Days	3	8.11%		27-34 Days	1	7.69%	
29+ Days	0	0.00%		35+ Days	1	2.70%		35+ Days	0	0.00%	
? Days	3	8.11%		? Days	3	8.11%		? Days	1	7.69%	
Total	37	100%			37	100%			13	100%	

? --> Indicates the Insurer, TPA, Self-insured Employer did not provide required data, and calculation could not be determined.

Summary Compliance Report 01/01/2004 - 12/31/2004

Indemnity Payment				Memorandum of Payment				Notice of Controversy			
0-14	Days	3846	85.30%	0-17	Days	3734	82.81%	0-17	Days	2923	91.43%
15-21	Days	303	6.72%	18-26	Days	306	6.79%	18-26	Days	78	2.44%
22-28	Days	125	2.77%	27-34	Days	130	2.88%	27-34	Days	36	1.13%
29+	Days	219	4.86%	35+	Days	323	7.16%	35+	Days	133	4.16%
?	Days	16	0.35%	?	Days	16	0.35%	?	Days	27	0.84%
Total				Total				Total			
		4509	100%			4509	100%			3197	100%

Appendix H

Compliance Calculation Methodology

2004

EMPLOYER'S FIRST REPORT OF OCCUPATIONAL INJURY OR DISEASE

The Employer's First Report of Occupational Injury or Disease is filed pursuant to 39-A M.R.S.A. §303, which states:

"When an employee has reported to an employer under this Act any injury arising out of and in the course of the employee's employment that has caused the employee to lose a day's work, or when the employer has knowledge of any such injury, the employer shall report the injury to the board within 7 days after the employer receives knowledge of the injury."

Elements of the WCB-1(10/98), EMPLOYER'S FIRST REPORT OF OCCUPATIONAL INJURY OR DISEASE, are used by the Maine Workers' Compensation Board (MWCB) to measure the timely filing of this form.

Numbers and percentages generated by this measurement represents the number of days between the Board's date stamp on the original (first) copy of the Employer's First Report of Occupational Injury or Disease (WCB-1), as recorded on the Board's database, and the greater of the two dates in Box 43.

The methodology applied to this measurement is as follows:

Day received is the Date Received at MWCB* minus the greater of the two dates in Box 43 (date employer notified of date of incapacity or 1st day of incapacity if date employer notified not supplied)

*Date Received at MWCB is determined by the MWCB's date stamp.

INITIAL INDEMNITY BENEFIT PAYMENT MEASUREMENT

The Initial Indemnity Benefit Payments are measured pursuant to 39-A M.R.S.A. §205(2), which states:

“The first payment of compensation for incapacity under section 212 or 213 is due and payable within 14 days after the employer has notice or knowledge of the injury or death, on which date all compensation then accrued must be paid.”

Elements of the WCB-3(10/98), MEMORANDUM OF PAYMENT, are used by the Maine Workers' Compensation Board (MWCB) to measure the timely payment of initial indemnity benefits.

This number represents the lessor of:

- The number of days between:
 1. The greater of the two dates reported in Box 23 of the Memorandum of Payment (MOP) and
 2. The date reported in Box 24 of the Memorandum of Payment.
- Or, the number of days between:
 1. The dates recorded in Box 28 of the MOP and
 2. The date recorded in box 24 of the MOP, plus eight (8) days (seven-day waiting period plus the first day of compensability after the waiting period is met).

The methodology applied to this measurement is as follows:

1. Continuous lost time between the initial date of incapacity and payment date:

The Day the Payment is made is:

Box 24 (date check mailed) minus the greater of the two dates in:

1. Box 23 (date employer notified of incapacity) or
2. 1st day of incapacity if no date employer notified supplied)

2. Intermittent lost time between the initial date of incapacity and payment date:

The Day the Payment is made is:

Whatever date is in Box 24 (date check mailed) minus the greater of:

1. The greater of the two dates in Box 23 (date employer notified of incapacity or 1st day of incapacity if no date employer notified supplied) or
2. Box 28 (first day of compensability after waiting period is met)

FILING OF MEMORANDA OF PAYMENT MEASUREMENT

The filing of the Memoranda of Payment is measured pursuant to the Rules and Regulations of the Maine Workers' Compensation Board. The Workers' Compensation Board promulgates these rules pursuant to 39-A M.R.S.A. §152(2). The rule appears as follows:

Chapter 1 Payment of Benefits

Section 1. Claims for Incapacity and Death Benefits

1. Within 14 days of notice or knowledge of a claim for incapacity or death benefits for a work-related injury, the employer or insurer will:
 - A. Accept the claim and file a Memorandum of Payment checking "Accepted" in Box 18: or
 - B. Pay without prejudice and file a Memorandum of Payment checking "Voluntary Payment Pending Investigation" in Box 18: or

The filing of Memoranda of Payment is further measured pursuant to Protocol #15 of the Maine Workers' Compensation Board which states:

"A MOP should be mailed or delivered on or before the 14th day, but must be received by the 17th day. Three mail days are provided for receipt by the Board. MOPs received after the 17th day may be considered in noncompliance under Section 360(1). Evidence of timely mailing is a rebuttable presumption to a determination of noncompliance under Section 360(1)."

Elements of the WCB-3(10/98), MEMORANDUM OF PAYMENT, are used by the Maine Workers' Compensation Board (MWCB) to measure the timely filing of this form.

This number represents the lessor of:

- The number of days between:
 1. The greater of the two dates reported in Box 23 of the Memorandum of Payment (MOP) and
 2. The Board's date stamp.
- Or, the number of days between:
 1. The date recorded in Box 28 of the MOP and
 2. The Board's date stamp, plus eight (8) days (seven-day waiting period plus the first day of compensability after the waiting period is met).

FILING OF INITIAL INDEMNITY NOTICE OF CONTROVERSY MEASUREMENT

The methodology applied to this measurement is as follows:

1. Continuous lost time between the initial date of incapacity and filing of NOC date:

Day Filed is the Day the Notice of Controversy (WCB-9) received at MWCB* minus Box 20B(date employer notified of incapacity or date of incapacity (Box 20A) if no date employer notified is supplied)

- : NOCs excluded from this measurement:

1. NOCs submitted for reasons of "Jurisdiction" and "Coverage".
2. NOCs submitted by entities that are not the carrier of record.
3. NOCs filed on "Medical Only" claims.
4. NOCs with subsequent incapacity dates after a Return to Work Date where a claim for compensation could not be determined by the Board.

*Date Received at MWCB is determined by the MWCB's date stamp.